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INTRODUCTION.

IN many business schools, pupils are enrolled at all seasons of the year. While the instruction in some studies is arranged to accommodate this class of patrons, so far as we are able to learn it is not general to make special provision for their systematic instruction in business correspondence. Classes or exercises in this work are regularly held but the pupil entering in the middle of the term is usually obliged to join a class that has made considerable advancement in the work. The results can not be in the highest sense satisfactory.

This work outlines a complete course, and it is recommended that no part of its requirements be remitted. It can be used as a class text book, as well as for the individual instruction of the pupil who does not enter at the beginning of a term. Its division into lessons makes convenient breaks and furnishes opportunities for frequent reviews.

Some successful teachers have placed this outline in the hands of each pupil as he enters school and have required from him the completion of the work of either one or two lessons per week, a stated time being set apart for the collection of the letters and papers and any general instruction deemed necessary, special assistance to the individual being given at any time when requested or found necessary. In this way all the pupils are properly cared for, and the instruction comes with an orderly sequence.

The book outlines a definite course that has a beginning and an end. By following such a plan the progress of the pupil can be judged, and indeed, it seems but fair to the pupil to permit him to see a definite end to his course. When completed, as any other study, proper grades or credits can be given therefor.

It is recommended that a proper blank book be furnished each pupil, in which to copy each letter or form after it is finally passed upon by the teacher. This should be handed to the teacher at stated intervals for his inspection as to form, neatness, etc. Some successful teachers require the presentation of this blank, and its inspection before admitting a pupil to examination or promotion in bookkeeping. Such a rule, undoubtedly, has the effect of making a pupil's work more regular and uniform in all his studies, but of these matters it will not be necessary to speak further.

In conclusion, the work is not an experiment, but was thoroughly tested before being offered to the public. It is a common experience that the general form and structure of a letter can easily be taught in one or two lessons by aid of the blackboard, but the difficulty in teaching the subject in a practical manner lies in getting the pupil to think something original, and then clothing it in proper language, commit it to paper. In these lessons this object has been constantly kept in mind, and that in this regard they are to a certain degree successful, has been attested by several teachers who have used them in sheet form.

The publishers will be pleased to receive suggestions as to how the lessons may be improved.

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LESSON I.

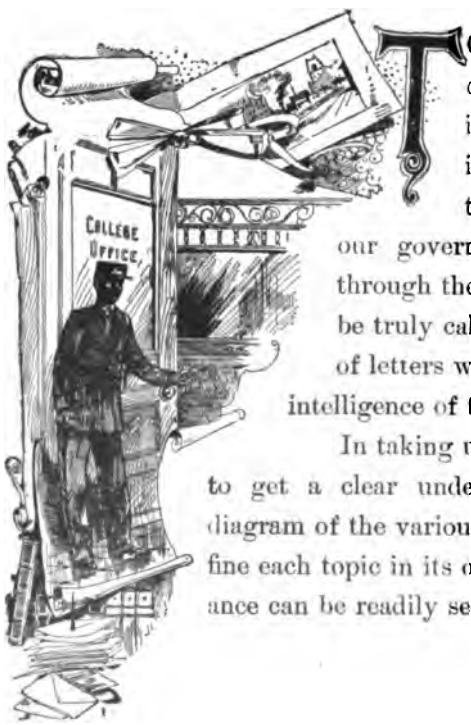
LETTER WRITING AND BUSINESS FORMS.

IMPORTANCE OF THE SUBJECT. DEFINITIONS.
ANALYSIS OF A BUSINESS LETTER.

THE FAST MAIL SERVICE.

To be able to write a good letter of business or friendship is a valuable accomplishment.

Letter Writing.



TO BE able to express one's thoughts clearly and easily on paper is one of the most useful and valuable accomplishments. Especially is this true in this modern era when the mails are used so extensively in the transmission of information and the interchange of thought. By means of the rapid and cheap mail service which our government has established, a vast volume of business is transacted through the mails and social intercourse has been encouraged until we may be truly called a "letter writing people." Old and young now write scores of letters when one was written a generation ago, all of which adds to the intelligence of the people and increases the sum of our happiness and comfort.

In taking up the subject of "Letter Writing" as a study, it is necessary first to get a clear understanding of the task before us, and this can best be done by a diagram of the various topics included in the subject. We will next proceed to define each topic in its order, and by reference to the diagram, its position and importance can be readily seen.

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Definitions and Explanations.

A LETTER is a formal written communication usually intended for passing through the mail, as a means of conveying information. The length of a letter depends upon its subject matter, while its style and tone depend upon the parties and their relation to each other.

FORM.—The form of a letter is a matter of mechanical arrangement and should conform to the best usage and custom among educated people. Two forms that are in general use will be given. Form means regularity, and regularity gives grace and style to the appearance of a letter.

MATERIAL.—Pens—Ink—Paper. The pens should be of good medium point, elastic enough to give a strong line of uniform width, no shading or flourishing to be attempted.

The ink used should be black writing fluid.

The paper usually used for business correspondence is called commercial cap, size 8x10 or 11. For letters of friendship note size paper may be used. The paper should be of good finish and sufficient weight to give respectability to the letter. If too soft of finish the writing will have a blotted appearance. A blotter (size 4x9 general size), should be used at all times to keep the page neat and clean.

ARRANGEMENT.—Margin. For practice in writing business letters, rule with lead pencil two lines parallel with left edge of paper. One ¾-inch from edge called general marginal line and one 1½-inches from left edge called paragraph line. Use these lines until your work has a regular margin. A narrow margin should be kept at the right, necessarily somewhat irregular. The mechanical dress and appearance of a letter are injured by beginning the writing at the extreme left edge, or by leaving but a narrow stingy space of a quarter or half an inch. If any one thing makes a letter look mean and stingy, it is a narrow margin at the left; and if any one thing stamps the writer as a careless sloven, it is an unequal, zigzag margin. Either of these faults will spoil the appearance of the finest letter ever written by the most practiced hand.

HEADING.—The heading includes the address of the writer and the date. In business the heading is usually printed and only the date needs to be inserted. The heading should include all directions necessary for the proper sending of an answer and should begin at about the center of the first line.

NAME AND ADDRESS.—This is the name and address of the party to whom the communication is addressed. The name and address is important for two reasons: 1. The letter is apt to pass through the hands of at least two persons before being sent, and if the name and address were not given the one whose duty it is to fold and seal would not know in what envelope to enclose it.

2. Business letters are generally copied by some process, for future reference before being sent, consequently the name and address become essential. The name and address is written at the left observing the margins.

TITLES.—In addressing individuals, we use the common title of Mr. and Mrs., Miss, etc., or after the name of a gentleman, Esq. When writing to a firm, Messrs. is the proper title. When writing to a Judge, Mayor, Member of Congress or of the State Legislature or other individual holding a high judicial or governmental position, "Hon" (Honorable) is the title. Professional titles sometimes precede, and sometimes follow the name; as Dr. John Brown; Rev. William Anderson or Charles W. English, LL. D.

COMPLIMENTARY OPENING.—This is the writer's introduction—the written method of securing attention. The word or words used depend much upon the matter in the letter. The following are some of the usual ones: Sir, Dear Sir, My dear Sir, Madam, My dear Madam, Gentlemen.

Sir, is very formal and is used in official correspondence. Dear Sir, is the complimentary opening of business letters generally. My dear Sir, shows considerable familiarity on the part of the writer. In writing to a firm, Gentlemen is the proper Complimentary Opening. Never use the term "Gents." It is vulgar and highly improper.

BODY OF LETTER.—The body of the letter is that portion which contains the message or communication. It is usually divided into two or more paragraphs so that the subject-matter may be presented to the reader in the briefest and most satisfactory manner. The division of a letter into proper paragraphs, language to be used, etc., will be treated later in the course of these lessons.

COMPLIMENTARY CLOSING.—This is the written farewell of the writer and is much the nature of a "good day" on the part of persons who pass the time of day. It should bear a proper relationship to the complimentary opening; as Sir and Respectfully would form a couplet, as would Dear Sir, My dear Sir with Very respectfully, Yours truly, etc.

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NAME OF WRITER.—The name of the writer follows the complimentary closing and should be plainly written and the same style should be used at all times. If the signer is one of a firm, or the letters are signed at times by different persons, some designation should be used to indicate the signer, as: Marshall Field & Co. —Per S.

PENMANSHIP.—Legibility is one of the essentials of good practical business writing. Were legibility the only thing to be attained, very little divergence from print would be allowable, since print is the standard of legibility, but the requirements of business are such that legibility must give way to a reasonable extent in favor of a higher speed, the result of the compromise being script.

SPEED.—The requirements of business demand that what is done with the pen should be rapidly executed, yet speed and legibility must be so related that each is the same complement to the other. If the speed is too great, legibility suffers, and again speed, the business requisite, suffers if legibility is too great a factor.

EXPRESSION.—The writer of business letters should be able to express his desire and state his requirements in a clear and concise manner. Ambiguous and uncertain statements should not be used. Make your sentences short, and at the same time let the letter convey an air of courtesy. In letters of friendship you may be more lengthy and detail small matters, express opinions, etc.

The perfect business letter leaves nothing uncertain, and if it contains matter of condemnation it is as well to the point as if it consisted of a commendation. We are often told to "write as we would talk," all of which is good advice provided we talk correctly. We should be easy and graceful in expressions and clear in meaning, not abounding in high-flown expressions, nor impolite allusions.

SPELLING.—Of course a letter writer must be a correct speller. Nothing so quickly and surely stamps a writer as ignorant or illiterate as incorrect spelling. Our land is full of spelling books, and there is very little excuse left for a poor speller, as any one who will, can, by proper effort, learn to spell correctly.

USE OF CAPITAL LETTERS.—The rules for the use of capital letters are very few and are given in every ordinary grammar. We will not consume space by repeating them here, but if the reader is not familiar with these rules, he should at once look them up and fix them in his mind.

PUNCTUATION.—The punctuation marks used in letter writing are comparatively few, consisting chiefly of the comma (,) and period (.) and yet it would be well for the student to refer to his grammar and familiarize himself with the rules for the correct use of all punctuation marks.

PARAGRAPHING.—A paragraph notes the beginning of a new subject, or a distinctive division of the same general subject. It may be long or short, consisting of one or more sentences.

WHEN TO BE USED.—The paragraph should always be used whenever there is a reasonable excuse for it. It makes the meaning clear and gives the page a better appearance.

WHERE TO BEGIN.—The first word of each paragraph should be set in the same distance from the left edge of the paper. One and one-half inches is the distance used in these models, but whatever distance is used let it be uniform.

CHOICE OF WORDS.—A nice distinction in the use of words is desirable. While the business letter is not expected to be a literary production, a great deal may be gained by a discriminating use of words. In the usual business letter the choice is confined to practical words—words adapted to a particular nature of the business. Words should not be used for the mere sake of using them; but for the purpose of conveying meaning.

CONSTRUCTION OF SENTENCES.—Let the sentence be crisp and to the point. Avoid long sentences, as the meaning is apt to be uncertain and ambiguous, especially so when hurriedly constructed as they generally are in business. The writer who has the dictating of dunning letters and letters denying favors must exercise rare judgment in the choice of words and construction of sentences, so as not to arouse antagonism. It is easy to be insolent and abusive; but insolence and abuse secure few favors, while suavity and diplomacy readily gain the desired point. It was said of Postmaster General Wanamaker that he could deny a position to an applicant for office, or refuse to sign a petition, in such a pleasing and courteous manner that the party refused would go away highly pleased with General Wanamaker and the way he had been treated. A delinquent customer's bill is more easily collected by writing him a courteous letter expressing surprise at his negligence and intimating that the account is not receiving his usual prompt attention, than by notifying him that his account is past due, and that you will sue him if he does not pay at once. In the latter case he will be angered and very apt to retaliate, as two can play at that game.

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Analysis of a Business Letter.

- A Business Letter.
  - 1 Form.
    - Material.
      - 1 Pens.
      - 2 Ink.
      - 3 Paper.
    - Arrangement
      - 1 Margins.
        - General.
        - Paragraph.
      - 2 Heading.
      - 3 Name and Address.
      - 4 Complimentary Opening.
      - 5 Body of Letter.
      - 6 Complimentary Closing.
      - 7 Name of Writer.
    - Penmanship.
      - 1 Legibility.
      - 2 Speed.
  - 2 Expression.
    - 1 Spelling.
    - 2 Use of Capital Letters.
    - 3 Punctuation.
    - 4 Paragraphing.
      - When to be Used.
      - Where to Begin.
    - 5 Choice of Words.
    - 6 Construction of Sentences.

TO THE STUDENT.

Having studied the above diagram, together with the explanatory matter on the previous pages of this leaflet, you will now proceed to write the answers to the following Questions for Review. Number each answer to correspond with the question. Write on one side of the paper only.

QUESTIONS FOR REVIEW.

✓ 1. How many principal elements enter into the form of a letter?

2. What are the materials used in Letter Writing?

✓ 3. What do we understand by the Heading of a Letter?

✓ 4. Define "Complimentary Opening."

✓ 5. What is the object of the Margin, and how wide should the Margin be?

6. What can you say of the importance of legibility in handwriting as applied to letter writing?

✓ 7. Give five rules for the use of capital letters.

✓ 8. Give five rules for the use of punctuation marks.

✓ 9. What is the object of paragraphing a letter, and where should a paragraph begin?

✓ 10. What can you say of the language to be used in business letters?

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LESSON II.

LETTER WRITING AND BUSINESS FORMS.

PROPER BEGINNING OF A LETTER.
HEADING, NAME AND ADDRESS, COMPLIMENTARY OPENING.
FORM OF OUTLINE OF A BUSINESS LETTER.

INTERIOR OF RAILWAY MAIL CAR.

To be able to write a good letter of business or friendship is a valuable accomplishment.

How to Begin a Letter.

IN THIS lesson we shall undertake to explain the various parts of the beginning of a letter, consisting of the name of the place, date, person or persons to whom the letter is written, etc. It is necessary that the various parts of a letter be properly arranged in order that the appearance may be good. Many persons who are inexperienced in letter writing spoil the appearance of a letter by an improper and unsymmetrical arrangement of the parts, while a little care and attention in this respect would make a pleasing effect.

HEADING.—The heading of a letter consists of the date and name of the place where it is written. If the heading is short, consisting only of the name of the town or city, state and date, it may begin about the middle of the line so that the date will be completed at the end of the line without crowding. Never allow the heading to extend across the entire page. If it is too long to be placed upon the half of the first line, it should be divided and a portion placed on the line below, that portion commencing one-half inch farther to the right than the first line. Thus:

Huntington, W. Va.,
July 25th, 1899

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If you are writing from a large city it is usually necessary to give the number and street and this should be placed upon the first line. The name of the city and date is placed upon the second line of the heading. Thus:

No. 7 Monroe St.,
Chicago, Ill., Dec. 1st, 1899.

It is necessary to give the name of the state because there may be several post offices in the United States of the same name. In case the town is a small one it is well to write the name of the County also and this is usually placed on the first line along with the name of the city.

It should always be remembered that the person to whom you are writing may be obliged to direct his inquiry according to the heading of your letter and therefore it is necessary that this should be complete, otherwise the answer may be misdirected and never reach its destination. Of course every letter should be dated and therefore the date is a necessary part of the heading. *When* a letter was written may prove to be of the greatest importance at some future time.

THE NAME AND ADDRESS.—By this we mean the name of the person or persons to whom the letter is to be sent together with the address. The name should begin at the margin, or three-fourths of an inch from the edge of the sheet upon the next line below the heading. If the heading occupies two lines then the name should begin upon the third line. Never place the name and address near the center of the page or directly under the heading. Such an arrangement is clumsy and improper in a high degree. If a title such as Messrs. or Mr. is placed before the name it should begin at the margin. By consulting the diagram the position of the various portions of the letter will be clearly seen. In case a firm consists of several members whose names take more space than can be given without extending beyond the center of the page it is advisable to divide the names and place a portion upon the next line below. This, however, is very unusual.

Chicago, Ill., Jan. 1, 1899.
Mr. James Spencer,
Storm Lake, Iowa.
Dear Sir:
In reply to your letter of the 26th.

ADDRESS.—The post office address of the person to whom the letter is to be sent should be placed on the next line beneath the name, beginning a short distance to the right. It is necessary in business letters to give the address because when the letter is copied in an impression book as is customary, the copy would not be complete without the address of the person to whom the letter was sent. Thus a firm may write to several customers by the name of Brown or Jones and unless the address were given upon each letter the impression book would not show which letter was intended for a particular customer and confusion would follow. In case the address is unusually long it may be divided; a portion of it placed upon the next line below, beginning still farther to the right. Thus:

W. B. Kniskern, Esq.,
General Passenger Agt. C. & N. W. R. R.
Chicago, Ill.

The titles to be placed before or after the name will depend upon the position in life of the person to whom the letter is written. Be careful never to use two titles that mean the same thing. Thus, Mr. and Esq. or Dr. and M. D. Rev. should be placed before the name of a clergyman and Prof. before that of a professor. Military titles such as Gen. for General, Capt. for Captain, Col. for Colonel, etc., usually precede the name. Hon. for Honorable is a proper title for members of Congress, Judges, and Mayors of cities.

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COMPLIMENTARY OPENING. —This consists of Dear Sir, My dear Sir, Gentlemen, etc. The exact wording of the complimentary opening should depend upon the relation of the parties. When the word My is placed before the complimentary opening, as My dear Sir, it gives the term a more cordial and affectionate meaning. If you are writing to a married lady the term should be Dear Madam. In case you are writing to an unmarried lady with whom you are unacquainted it may be proper to leave out the complimentary opening entirely.

Never use Mess. for Messrs. or Gents for Gentlemen. You can certainly afford to write these words in full, otherwise your correspondent would scarcely believe you complimentary or even respectful. The complimentary opening should begin at the margin or three-fourths of an inch from the edge of the sheet and the first sentence of the letter may begin upon the same line as the complimentary opening or immediately beneath, upon the next line.

PUNCTUATION.—The use of punctuation marks or capital letters in the beginning of a letter will be readily seen by reference to the accompanying illustration. After the name of the city, state and date, should be placed a comma, except at the end of 1899 when a period is proper. If the name of the state or month is abbreviated, the period should be placed after such an abbreviation. If a title is abbreviated a period should follow and after the name a comma. After the name of a town a comma, and after the state a period. Following the complimentary opening, either a colon, or a comma and dash.

TO THE STUDENT.

Having studied the foregoing definitions and explanations carefully, and compared them with the outline on the next page, you will next write the following exercises in proper form, placing three on a page and numbering them to correspond with those given below. Give each portion of the beginning of a letter its proper position with respect to other portions; observe correct use of capital letters and punctuation marks.

EXERCISES.

Arrange and punctuate the following headings:

The first named city and the first named street number being used in the heading.

1. Ann Arbor Mich Dear Sir Dec 1 1897 Chicago Ill Mr Chas B Penn Your valued favor etc

2. Mar 1 1898 Burlington Iowa 25 Milton St Gentlemen 145 Grand Ave Cincinnati Ohio Watkins & Smith We are pleased to be able etc.

3. Prof W N Ferris We beg to offer etc Big Rapids Mich March 5 1898 Dear Sir Michigan City Ind

4. University of Chicago Dear Sir Chicago Ill J Lloyd Jones LL D 426 N 2nd Ave Cedar Rapids Iowa Mar 17 1898 The conference will etc

5. My dear sir Kankakee Kane Co Ill Hon Carter Harrison City Hall Chicago Ill The committee with great etc April 1 1898

6. Mr Chas B Kelley Kalamazoo Mich Aptakisie Lake Co Ill My dear Charles Apr 24 1898 I am pleased to know etc

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Outline of a Business Letter.

2 3 534 West Adams St., Chicago,
January 1, 1899.

4 Mr. A. N. Palmer,
5 Cedar Rapids, Iowa,

6 My dear Sir,—

7 Your valued
inducement

8 I accommodation

9

10 Awaiting an early reply, I am,

11 Yours very truly,

12 W. H. Whigam.

QUESTIONS FOR REVIEW.

You will now proceed to write answers to the following questions: Number each answer to correspond with the question.

1. What is the Subject of this lesson?
✓ 2. Where should the Heading of a letter begin?
✓ 3. Of what is the Heading of a letter composed, when written from a large city? When written from a small town?
✓ 4. Why is it necessary to make the Heading full and complete?
5. What is meant by "Name and Address," and where should the name begin?
✓ 6. What title is proper when writing to a firm consisting of several partners?
✓ 7. Can two titles which mean the same be used?
✓ 8. Why should the address of the person to whom the letter is written be given?
9. What do you mean by the Complimentary Opening? What should it consist of, and where should it be placed?
10. What punctuation marks are used in the beginning of a letter?

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LESSON III.

LETTER WRITING AND BUSINESS FORMS.

BODY OF A LETTER. PARAGRAPHING.
COMPLIMENTARY CLOSING.
FORM OF MODEL LETTER OF FRIENDSHIP.

To be able to write a good letter of business or friendship is a valuable accomplishment.

Body of the Letter.

AS STATED in the previous lesson, the body of a letter may begin upon the same line with the Complimentary Opening, or immediately beneath, upon the next line. If the name and address of the person to whom the letter is written, occupy more than two lines, it would then be well to commence your letter upon the same line with the Complimentary Opening, otherwise too much space would be occupied with the heading and beginning of the letter. The object being to leave a liberal space at the right, between the Heading and body of the letter, so as to make the name and address sufficiently distinct and conspicuous.

PARAGRAPH:—A paragraph indicates the beginning of a new subject or a division of the letter. It is like a breathing place upon a journey; thus a letter may be written about several topics such as condition of crops, prospects of business, social matters, and other subjects, and each of these should have a distinct and separate paragraph. Or an entire letter may be written about one subject, such as prospects of business, in which case each paragraph of the letter would contain some distinct statement, or reason why business would probably be better or worse in the year to come.

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The division of a letter into paragraphs must depend, of course, upon the judgment of the writer. A long letter, not divided into paragraphs, becomes tedious to read and difficult to understand. On the other hand, if paragraphs are used too frequently, it gives the letter a broken appearance, and the entire letter becomes a collection of fragments. Care should therefore be used to avoid either extreme, and make the letter present the best appearance, and at the same time the clearest and most forcible language.

Every paragraph should begin at the distance of three-quarters of an inch from the marginal line, or if the letter is written upon smaller paper, such as note size, this may be reduced to one-half inch. Printers call this *indenting* the first word of a paragraph, and as every paragraph begins at the same distance from the margin or from the edge of the sheet, they should all be in a direct line. A letter which occupies the entire page, should usually be divided into three, four or five paragraphs. The beginning paragraph of a letter is usually rather short, and acknowledges the receipt of the previous letter with perhaps some remarks or allusions concerning it. The paragraphs which follow should relate to the general object and purpose of the letter, except the last, which is usually short, consisting of a general complimentary finish to the letter.

The last paragraph of a letter usually begins with the word, Hoping, Wishing, Awaiting, etc., or some word ending in *ing*, thus:

Hoping to hear from you by return mail, I remain,

Respectfully,

WILLIAM BROWN.

or, Wishing you success in your new enterprise, etc.,

or, Awaiting an early reply, I remain, etc.

The Complimentary Closing should be placed upon the next line below the last line of the closing paragraph, and usually consists of such words as, Respectfully, Very respectfully, Yours truly, etc.

Hoping to receive the goods without delay, we remain,

Yours truly,

James Brown & Co.

The Complimentary Closing should begin about the middle of the line. Its language should be governed by the relationship of the parties. Thus, if the parties have merely a business acquaintance, and the letter is of a business character, such language as the following may be used: Yours truly, Yours very truly, Respectfully, Respectfully yours. If the parties are long time friends, some expression of attachment or devotion may be used, as, Your friend, Your friend and well wisher, Fraternally, etc. Between relatives an expression of affection should be used.

NAME OF WRITER:—This is the last item in a letter, and great care should be taken to acquire the habit of writing the name plainly. Every word in a letter should be plain, but the signature should be especially so. The name should begin immediately beneath the Complimentary Closing and a short distance to the right, so that the Complimentary Closing and name, when taken together, occupy the same position relatively, at the bottom of the letter, which the Heading does at the top.

PUNCTUATION:—The comma and period, are the only punctuation marks to be used in the close of a letter. After the Complimentary Closing a comma should follow and at the end of the signature a period. Abbreviations either in the Signature or Complimentary Closing, should be followed with a period.

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MODEL LETTER OF FRIENDSHIP.

Ottumwa, Iowa,
September 10, 1899.

Miss Anna Henderson,
Albany, N. Y.

Dear Friend:

Your welcome letter was duly received, and I was glad indeed to hear from you, and learn that you have fully recovered from your recent illness.

Your allusions to our trip on the Hudson brings to my mind a host of delightful recollections of my recent vacation spent at your home. Never shall I forget the charming times we had together, at your beautiful home and in the little "outings" which we took.

You must make your plans to spend your vacation with me next summer, and it will be my delight to make your stay, which I hope will be a long one, as pleasant for you as possible.

Write to me often, as I always enjoy reading your welcome letters.

Ever your friend,
Minnie Newman.

NOTE.—The above form of a Model Letter of Friendship may be considered rather brief and not sufficiently abounding in little items of personal news. This model must of necessity be somewhat brief for want of space, the intent being to merely exhibit the style and manner of the letter. Once having the form and manner of a letter of friendship, the length is a matter of discretion with the writer, and it may consist of one or a dozen pages.

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Exercises.

Arrange and punctuate the following exercises in closing a business letter.

1. Hoping that we may have the pleasure of an early reply we remain very truly yours Amos W Turner and company.

2. Awaiting an early and I trust favorable reply I remain respectfully John C Butterworth.

3. Soliciting a continuance of the confidence hitherto reposed in us we are yours very respectfully Smith and Brown.

4. Trusting to your ability and willingness to grant this request I remain very respectfully yours Louis W Kinkel.

5. Thanking you for past favors and assuring you of my appreciation of this I am faithfully yours John J Merwin.

To the Student.

Having written the foregoing exercises in a neat and careful manner, you will now proceed to answer the following

Questions for Review.

1. What is subject of this lesson ?
2. What is the object of dividing a letter into paragraphs ?
3. What two extremes are to be avoided in paragraphing a letter ?
4. Where should a paragraph begin ?
5. What term do printers apply to the beginning of a paragraph when the first word is set in a short distance beyond the following lines ?
6. In case a letter occupies one page, how many paragraphs should it contain, ordinarily ?
7. What does the first paragraph of a letter usually consist of ?
8. What does the last paragraph usually consist of, and with what class of words does it commonly begin ?
9. Where should the complimentary closing begin, and what should govern its language ?
10. Where should the signature be placed, and how should it be written ?

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LESSON IV.

LETTER WRITING AND BUSINESS FORMS.

FAULTS IN LETTER WRITING.
EFFECT OF HABITS.
CAUTIONS AND SUGGESTIONS.

To be able to write a good letter of business or friendship is a valuable accomplishment.

Things to be Avoided.

ON THIS and the following pages we desire to call attention to some of the common faults in letter writing and point out some errors and habits which good letter writers must carefully avoid. While many of these errors are well understood to be such, yet it may be well to remind the young writer of even many things which are already well known. Careless and incorrect habits formed early, cling to us in some instances to the end of life, and hence it is highly important that young persons should early learn to avoid them, and thus with a little forethought and care they may establish a correct method of doing any given thing. This soon grows into a habit and the act is done in a proper manner with the same ease as though it were natural.

BLOTS—We scarcely need remind our readers that every letter should be absolutely clean and free from blots and soil marks. There is really no excuse for these. A person may be very illiterate and incompetent so far as the other features of a letter are concerned but he can certainly keep his page clean and free from blots. Nothing stamps a writer

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as a slovenly and careless person more quickly and certainly than a blot. You should no more think of sending a letter bearing an unsightly blot upon the paper than you would think of appearing in company with a blotch upon your face. To do so would be to show the greatest disrespect for your correspondent. Be careful when you dip your pen in ink to not overload it with the fluid, and there will be little occasion for blots upon your fair page. Before you sit down to write a letter be sure that your fingers are clean and you will thus avoid soiling your letter sheet. Always keep a blotter beneath the hand so that the fingers and palm of the hand do not rest upon the paper. The oily perspiration of the hand, if it does not soil the paper, unfits it for receiving good penmanship. Many a young person has wondered why he was not accepted for a position, when had he known that his written application was rejected because of some unsightly blot he would readily see the necessity for neatness in this respect.

Erasures—Much that has been said with reference to blots will apply equally well to erasures. These should by all means be avoided. If you have written a word or sentence which you find to be incorrect, re-write the entire letter. The extra time and labor will be more than compensated by having your letter exactly correct. It is impossible to erase a word or sentence and write other matter therein without having the erasure show plainly. Erasures are unbusinesslike, unsightly and to be avoided for every reason. Not only so, but you should acquire the habit of putting down the correct word the first time. Until you acquire this habit, re-write your letter.

Interlineations—These are letters, words or sentences written between the lines. Interlineations give a patched appearance to your letter and show that you were either guilty of carelessness in omitting the word or words at the first writing, or that you are too indifferent to re-write the letter. Either reason is sufficient to condemn the habit and interlineations should be carefully avoided.

Figures for Words—Many persons have the habit of using figures in the body of a letter where words should be used to express numbers. Suppose you should write that a certain person will be absent *two* or *three* days. You should express the numbers in words, and not in figures. Suppose that you should state that there were *fifty* persons in a certain company. It would be improper to express the number fifty in figures. When you express the amount of a bill, receipt, check or other document in a letter, it is proper, according to custom, to state the amount in figures. Thus: "I enclose you my check for $25 in payment, etc." Or if you are writing to a correspondent and wish to state that you reside at a certain street and number, it would be proper to write the street number in figures. Thus we see in certain instances we should use figures, but the general rule is to not use figures in the body of a letter but express the amount in words. Figures are the exception—not the rule.

Character & for And—By some persons the word *and* is seldom used. They acquire the habit of placing the character to stand for the word. This in the body of a letter is nearly always improper. The character and (&) should only be used where it connects the names of a firm such as Brown & Smith or Brown & Co., or at the end of a sentence when we use it with a letter *c* thus: &c to signify and so forth.

Too Frequent use of I—Some persons invariably begin their letters with the capital I and indulge in a liberal use of this letter throughout the page. While not strictly improper this is not in good taste and is one of the things which should be carefully avoided. An experienced letter writer will usually be able to express himself without such frequent use of the pronoun I. To use this pronoun too often is an evidence of conceit and creates an unfavorable impression in the mind of the reader.

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UNDERLININGS—It is an unfortunate and incorrect habit to underscore or underline many words and expressions in a letter, aiming thereby to give emphasis. Only in exceptional cases should words or sentences be underlined. A single line drawn under a word signifies to a printer that the word was intended to be set in *italics;* two lines signify SMALL CAPITALS and three lines signifies LARGE CAPITALS. Where too many words or sentences are underlined in a letter, the underlining loses its value, because where all of the letter is made emphatic none of it becomes especially so. Like the use of figures and the character &, underlining has its proper use, but too frequent indulgence in the habit should be avoided by the letter writer.

LEAD PENCIL WRITING—It is against the rules of correct correspondence to write letters in pencil. Lead pencil writing indicates a lack of respect for the person to whom the letter is to be sent. Such writing is unbusinesslike because it may be easily changed by erasure and alteration and is not durable. No business man would think of writing an important letter with a lead pencil any more than he would give his check or promissory note written in pencil which any dishonest person could easily alter or "raise."

A Letter to a Firm, Notifying Them that an Agent Will Call.

216 Dearborn Street,
Chicago, June 10, 1899.

Messrs. N. B. Duncan & Co.,
Momence, Ill.

Gentlemen:

Our Mr. Williams will visit your city about July 1st with a full line of samples of our goods, which we hope he will have the pleasure of showing you.

Thanking you for your valued orders in the past, and hoping for a continuation of your trade, we remain,

Very truly yours,
Smith, Perkins & Co.
Per D.

The student may find excellent practice in re-writing the above letter and aiming to imitate its style and appearance.

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Exercise I.

Using the present date and your own name and place, write a letter of two paragraphs to the firm of James W. Marshall & Co., Waterloo, Iowa, informing them that you expect to visit their city in a short time with a fine line of dry goods, and ask them to not place their orders with any other house until you see them. Assure them that you have the latest styles and can save them money.

Exercise II.

Using your own name and date, write a letter of three paragraphs to a friend as follows: 1st Paragraph—Acknowledge receipt of his last letter and express proper satisfaction at hearing from him. 2d Paragraph—State that you have always found letter writing a difficult task, instead of the pleasure which it should be, and have finally decided to take a course of instruction by mail. State what progress you are making. 3d Paragraph—Request your friend to not make his letters so "few and far between," but write often and at length, and close by hoping to hear from him soon.

To the Student.

After having written the foregoing exercises in proper form, using your best style of penmanship, you will lay the sheets aside, and without referring to the previous pages of this Lesson Leaflet, write answers to the following:

Questions for Review.

1. What is the subject of this lesson?
2. What impression does a blotted letter produce in the reader's mind?
3. How may blots and soiled places be avoided?
4. What should be done rather than erase in a letter?
5. How many kinds of interlineations are there and what appearance do they give to a letter?
6. What can you say of the use of figures in the body of a letter? Give three examples in which it is proper to use figures in the body of a letter.
7. What is the rule, and what the exception with reference to the use of figures in the body of a letter?
8. What is the proper and what the improper use of the character & in the body of a letter?
9. What can you say of the habit of underlining words, and what does one line placed beneath a word signify? Two lines? Three lines?
10. What does lead pencil writing indicate, and why is it unbusinesslike?

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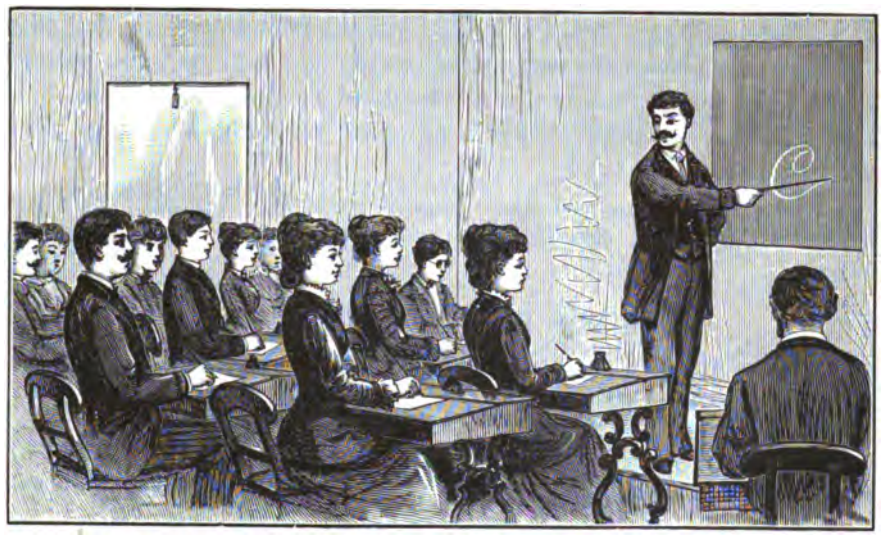
LESSON V.

LETTER WRITING AND BUSINESS FORMS.

PROPER USE OF CAPITAL LETTERS.
LETTERS OF INTRODUCTION AND RECOMMENDATION.
WHEN IT IS PROPER TO GIVE A LETTER OF INTRODUCTION, AND HOW IT SHOULD BE COMPOSED.



To be able to write a good letter of business or friendship is a valuable accomplishment.

The Use Of Capital Letters.

IN EVERY grammar are given the rules for the use of capital letters with illustrations etc., and yet it is thought proper, in order to make this course of lessons complete, to give the rules in this connection. Everyone should exercise great care in the use of capital letters, as the incorrect use of them or their omission in places where they should be used, is almost as much an error as incorrect spelling.

The following rules will present the subject in as clear and simple a manner as possible and we trust that they will be carefully studied so that errors may be avoided in the future and an examination could be passed upon these rules without any reference to the lesson sheet.

RULES FOR USE OF CAPITAL LETTERS.

1. A capital letter should be used at the beginning of every sentence.
2. The first letter of every line of poetry.
3. The first letter of all proper names, whether names of persons or places; as: *John Smith, Pacific Ocean, New York, Monroe County.*

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4. Initial letters for literary titles, titles of honor or office; as: *D. D. for Doctor of Divinity, A. M. for Master of Arts, James G. Blaine, Secretary of State.*

5. The first letter of all adjectives derived from proper names; as: *Roman, American, French, Spencerian.*

6. The first letter of all words denoting Deity or the place of happiness in a future life; as: *God, Jehovah, Supreme Being, Paradise of God.*

7. The first letter of every direct quotation, unless introduced by a conjunction; as: "*Honesty is the best policy.*" It should not begin with a capital when introduced by a conjunction; as: *We have been taught that "honesty is the best policy."*

8. Names and things personified should begin with a capital; as: "*He addressed the Chair.*"

9. In writing the titles of books, papers, periodicals or names of societies begin each noun, verb and adjective with a capital; as: *The Life and Writings of Josephus, Society for The Prevention of Cruelty to Animals.*

10. Begin the names of the days of the week and months of the year with a capital; as: *Monday, July.* Do not capitalize the name of the seasons; as: *spring, summer, autumn, winter.*

11. The pronoun *I* and interjection *O* should always be written with a capital.

12. Capitals are sometimes used at the beginning of an emphatic word instead of putting the entire word in capitals.

Although not strictly correct, business men usually begin with capitals the names of articles of merchandise; as; *Beef, Pork, Flour, Lard, Butter*, etc., when making bills of them or referring to them in correspondence.

LETTERS OF INTRODUCTION.

Letters of introduction are often given simply for the purpose of getting rid of a troublesome request, rather than give a flat refusal. As a consequence, letters of this kind are all too frequent and many of them meaningless. A letter of introduction should never be asked except by one who is sure that he has the entire confidence of the person from whom it is asked and such a letter should never be given except by one who freely and willingly grants the favor. To give a letter to one who is not deserving of it is an imposition upon the person to whom the letter is addressed. It may relieve the writer of an unpleasant request but involves the person receiving the letter in a far more difficult and unpleasant predicament. You should never give a letter of introduction except to one whose character is well known and thoroughly understood by you. Your own character may be suspected on account of it. Never presume to give a letter of introduction to a person with whom your relations do not warrant such freedom. If the letter is of a business nature, through which credit is sought, be very careful what you write. Bear in mind that you may make yourself responsible for the payment of the debt which your friend may incur. Remember that you have no right to thrust one of your acquaintances upon the attention of another unless you are sure that it will prove mutually pleasant and advantageous.

Never seal a letter of introduction. To do so would be an insult to the person who carries it, as it would imply that you had written something about him which you did not wish him to know. Upon the envelope at the lower left hand corner should be written the name of the person introduced, thus;

Introducing

Mr. Wm. Brown.

The person who carries a letter of introduction may present it in person when he calls upon the one to whom the letter is addressed or a more formal method would be, having visited the city or town where the person resides to whom the letter is addressed, send the letter of introduction given with your own letter requesting the person to appoint a time and place for an interview, The following form of a letter of introduction may be modified to any extent to suit the various desires of individual cases but in the main is about the customary length and general style of letters of introduction.

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FORM OF LETTER OF INTRODUCTION.

Omaha, Neb., March 15, 1899.

James W. Fulton, Esq.,
760 Fremont St., Boston.

Dear Sir:

I beg to introduce to you the bearer, Mr. William Hamilton, of this city, who visits Boston for the purpose of engaging in the Boot and Shoe business.

Mr. Hamilton is a young man of excellent qualities, experience in business, and in every way worthy of your entire confidence.

Any assistance you can render him, in a city of strangers, will be duly appreciated by him, and regarded as a personal favor by,

Yours very truly,
Henry M. Pennington.

LETTERS OF RECOMMENDATION.

Letters of recommendation are somewhat similar in meaning and design to letters of introduction. In fact, every letter of introduction is, to a certain extent, a letter of recommendation, since no one should venture to introduce a person whom he would not recommend, and the very fact of introduction implies a recommendation to a limited extent. The following is an ordinary form of a

Letters of Recommendation.

SALEM, OREGON, March 25, 1899.

To whom it may concern:

This certifies that the bearer Mr. John Smith, has been in my employ for the past two years, as salesman, and I can cheerfully recommend him as a first-class salesman, industrious and strictly honorable.

He left my employ of his own accord, to better his prospects.

Respectfully,
B. H. CAMPBELL.

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Exercise I.

Write a letter introducing a friend of yours to an acquaintance in St. Louis, asking him to aid him, if possible, in securing a position in a dry goods house. State that your friend is worthy and competent.

Exercise II.

Write a letter to your Congressman at Washington, introducing your young friend Henry Monroe, who has just graduated from the High School, and visits Washington for the purpose of securing a clerkship in some one of the government departments.

Exercise III.

Write a letter introducing a literary lady friend to the publishing house of Harper Brothers, New York. Your friend has written a book which you believe possesses rare merit, and desires to secure a publisher. Write her such a letter of introduction as will secure for her manuscript careful consideration on the part of the house.

Exercise IV.

Write a letter of recommendation addressed to "whom it may concern," for your friend and former employe, William Anderson.

To the Student.

After having written the foregoing exercises in your best form and style of penmanship, you will lay the sheets aside, and without referring to the previous pages of the Lesson Leaflet, write answers to the following:

Questions for Review.

1. What can you say of the importance of Capital Letters in written composition?
2. Give five rules for the use of capital letters.
3. Why is it necessary to use care in writing letters of introduction?
4. What relations should exist between the writer of a letter of introduction and the person to whom it is addressed?
5. What is the proper and customary way of presenting letters of introduction?
6. Why should you never ask or accept a letter of introduction from a person in whom you have not full confidence?
7. Has a person any *right* to give a letter of introduction to one in whom he does not trust? Why?
8. Why should not letters of introduction be sealed?
9. How should the envelope be written so as to indicate that it contains a letter of introduction?
10. What is the difference between a letter of introduction and a letter of recommendation?

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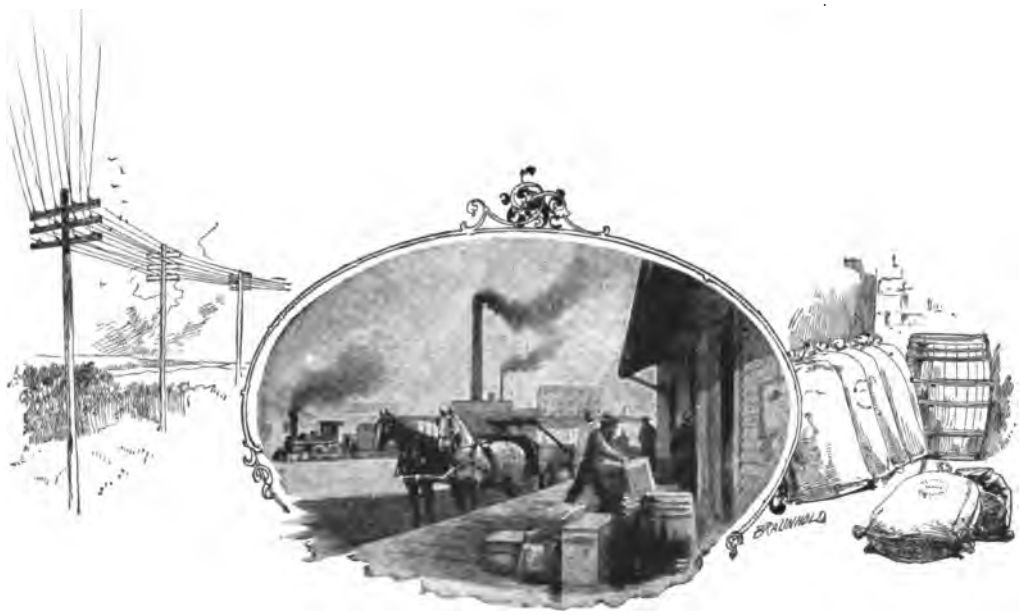
LESSON VI.

LETTER WRITING AND BUSINESS FORMS.

PUNCTUATION, ITS IMPORTANCE ON LETTER WRITING, RULES, ETC.
ORDERING GOODS.



SHIPPING SCENE.

To be able to write a good letter of business or friendship is a valuable accomplishment.

Rules for Use of Punctuation Marks.

WHILE acquiring the habit of correct letter writing, it is necessary that proper attention should be given to punctuation. Webster defines punctuation to be the "act or art of punctuating or pointing a writing or discourse into sentences and clauses or members of a sentence." Punctuation is very important in letter writing as it has much to do with the expression and meaning of the language used in the letter. In fact, the entire sense of a sentence or paragraph may be changed completely by the use of a single punctuation mark such as a comma. Many persons regard the punctuation of a letter or document as of little consequence, whereas the truth is, these little marks are often of great importance and are really necessary to the proper and correct composition of any letter or document. A letter with no punctuation marks presents an unfinished and unbusinesslike appearance. Those who are familiar with the rules of grammar, will have little difficulty in learning to punctuate letters correctly. The following rules which are as simple and brief as possible to make, together with the examples following each, should be carefully studied, and by close observation and the exercise of care, the writer will in a short time be able to punctuate a letter or document beyond ordinary criticism.

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RULES FOR PUNCTUATION.

1. The PERIOD (.) is placed at the end of every sentence which is not interrogative, nor exclamatory. It is also used after abbreviations; as: Hon. S. A. Douglas, M. C.

2. The COLON (:) is now seldom used. Its principal use is when the writer is about to particularize or explain, and is placed after the expression, *as follows: viz:* or something similar in meaning; as: We desire to hear from you on the following points:

3. The SEMI-COLON (;) is placed between members of a sentence which are independent in meaning and yet stand connected; as: *Not that I shall be absent; but I cannot give my attention to the business.*

4. The COMMA (,) is used to separate words, phrases, sentences, and clauses, which stand closely connected, and are in the same relation.

5. The INTERROGATION POINT (?) is placed after every direct question; as: *He said, "Will you venture?"* (Direct.) *He asked me if I would venture.* (Indirect.)

6. The EXCLAMATION POINT (!) stands after expressions of passion or emotion.

7. The APOSTROPHE (') denotes the omission of a letter or figure, and also the possessive case; as: e'er for ever, John's book.

8. QUOTATION MARKS (" ") are used to enclose a passage taken from another. Single quotation points are used when a quotation stands within a quotation.

9. The HYPHEN (-) is placed between the parts of a compound word and at the end of the line where a part of the word is carried over to the following line. The syllable should never be divided.

10. The PARENTHESIS ( ) is used to enclose words not essential to the sense of the sentence.

11. A PARAGRAPH (¶) is one or more sentences fully explaining one division of the subject.

12. The CARET (∧) is used to denote the omission of some word which is inserted above.

ORDERS FOR GOODS.

Every merchant or manufacturer and in fact almost every person, has occasion at times to prepare and forward orders for goods. This is usually done in a variety of ways, but many methods are crude and unbusinesslike, and the purpose of this lesson is to explain and illustrate the proper method of sending an order for goods. Should the order be a large one consisting of numerous articles, it would be well to prepare the list upon a separate sheet to be accompanied by a letter. In this case the letter would refer, or call attention to, the "enclosed order" in language similar to the following:

"We enclose you herewith an order for goods," etc.

Each article should occupy a line. The habit of writing one article immediately after another and thus mingling them in one incomprehensible jumble is very objectionable. If the order is properly prepared the house receiving it may be able to fill it with dispatch and the customer thus receives his goods several hours, if not days, before he otherwise would. If the order consists of a tangled mass of names and amounts, the chances are that it will either be incorrectly filled, or laid aside until other business has been disposed of, when it can be taken up, deciphered and finally filled.

Should the order consist of but few articles, it is as well to write them in the body of the letter, following the same rule with reference to placing the name of each article upon a line by itself. The number or quality of each article is placed in figures. Of course if the order is for a large quantity, in which a single figure might make a vast difference in cost, it would be well to write the quantity in words. Thus: Three Thousand Bushels of Wheat would probably be written entirely in words, but for ordinary purposes, in ordering articles of merchandise the quantity is expressed in figures.

Each article occupying a line by itself may be considered as a distinct and separate paragraph, and consequently should be indented in the same manner as you would begin a paragraph, thus placing the figures enumerating the quantity of each article at a distance from the edge of the sheet equal to twice the margin. In case it is desired to forward the amount in payment for the goods along with the order, the price of each should be placed after the name of the article and the cost extended near the end of the line. These amounts when added will give the total cost of the order. But in many cases the person sending the order does not know the cost, and in that event the price and cost must be omitted.

The accompanying model letter will show the form when the cost of the articles is not known and no remittance is enclosed with the order.

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AN ORDER FOR GOODS.

146 S. Tenth St.,
Quincy, Ill., May 18, 1899.

Messrs. Merriam, Collins & Co.,
110 River St., Chicago.

Gentlemen:

Please select with care and forward by Fast Freight the following goods:

5 brls. Gran. Sugar,
5 cases B. & M. Corn,
10 " Roy. Str. Beans,
1 ch. B. F. Jap. Tea,
5 brls. Pillsbury's Best Flour.

These goods are for a special class of custom, so please be particular as to quality and send nothing but the choicest. Will remit upon receipt of invoice.

Hoping to receive the goods without delay, we remain,

Yours truly,
James S. Wilson & Co.
J.

When the cash price of the articles is know, and it is desired to forward a sum of money in payment for the goods, the letter would take the following form:

VERMONT, ILL., June 10, 1899.

MARSHALL FIELD & Co., Chicago, Ill.,

Gentlemen: Please send me by American Express, the following goods:

8 yds. Calico, Brown, with small figure, -	@ 25c.	$2.00
12 " " White, " " pink dot, -	@ 25c.	3.00
4 Linen Hankerchiefs, - - - -	@ 50c.	2.00
4 prs. Ladies' Cotton Hose, No. 9 - - -	@ 50c.	2.00
I enclose P. O. order for - -		$9.00

Yours respectfully,
MRS. MARY WILLIAMS.

In case the sender only desires to pay part of the bill he should place the amount he pays directly beneath the total cost. Thus, suppose he wishes to pay $6.00, to apply on above bill, he would write the $6.00 beneath the $9.00, and subtract the amount. He should then make some explanation of how or when he wishes to pay the remainder.

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Exercise I.

Write a letter ordering five kinds of groceries, and state the method of shipment and of payment.

Exercise II.

Write a letter ordering six kinds of books, giving prices of each and stating that you enclose Post Office money order for the amount.

Exercise III.

Write a letter ordering five kinds of dry goods to be sent by express C. O. D.

Exercise IV.

Write a letter ordering six different kinds of hardware to be sent by express. State that you wish to discount your bill.

To the Student.

After having written the foregoing exercises in your best form and style of penmanship, you will lay the sheets aside, and without referring to the previous pages of the Lesson Leaflet, write answers to the following

---

Questions for Review.

1. What can you say of the importance of punctuation in letter writing?

2. What effect may the want of punctuation marks, or their incorrect use, have upon the sense of the written matter?

3. What punctuation marks are most used in the composition of letters?

4. Punctuate and capitalize the following exercise:

What a glorious spectacle is that of the labor of man upon the earth it includes everything in it that is glorious look round my friends and tell me what you see that is worth seeing that is not the work of your hands and of the hands of your fellows the multitude of all ages what is it that felled the ancient forests and cleared the vast morasses of other ages.

5. Give five rules for the use of punctuation marks.

6. In sending an order for goods, under what circumstances would it be best to write the order on a separate sheet from the letter?

7. Should more than one article occupy the same line in an order for goods? Why?

8. In case the cost of the goods or articles is known, what is the proper method of preparing the order?

9. What advantage is there in having an order for goods properly prepared?

10. Under what circumstances should the number or quantity of articles in an order be written in words?

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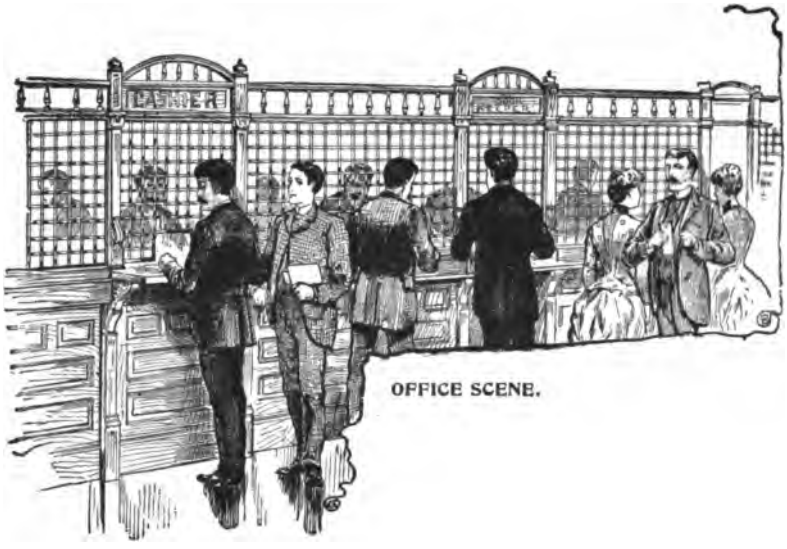
LESSON VII.

LETTER WRITING AND BUSINESS FORMS.

THE LANGUAGE OF A LETTER.

THINGS TO BE OBSERVED AND FAULTS TO BE AVOIDED IN THE COMPOSITION OF A LETTER.

LETTERS ENCLOSING REMITTANCES.



OFFICE SCENE.

To be able to write a good letter of business or friendship is a valuable accomplishment.

Style, Brevity, Etc.

WHEN we speak of the style of a letter, we refer to the manner in which the writer expresses his thoughts. We are often instructed to "write as we would talk," and this advice is good so far as it goes. If, however, we are in the habit of using any peculiar expressions or ungrammatical language, it would be highly improper to embody these in a letter. The best advice would be to express one's self in a natural way when writing a letter. Avoid any studied effort to become eloquent or impressive. The best form of composition for letter writing is that which is clear, simple, and aims to convey the thought rather than make a rhetorical flourish. One author advises the young letter writer to make no attempt at style, and thus avoid the appearance of a labored effort. This advice is no doubt good. Let the writer say what he has to say with all possible simplicity of language, avoiding all effort at a display of words.

BREVITY.—In business letters especially *brevity* is very important. The business man has no time to read long compositions or essays during business hours upon any subject. What he wants, is the meat of the subject, and the most direct and simple method of presenting any business matter, is the most satisfactory to him. Many persons have the habit of using a dozen words to express what half

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that number would express equally well. If they would write a paragraph and then rewrite it, cutting down the number of words; then rewrite it again, cutting out all useless words or substituting fewer words which would convey the same meaning, this would be a valuable drill and practice for them. In letters of friendship, it is not so necessary to practice brevity. Friends are accustomed to lengthy epistles, and are usually willing to take time to read everything which a correspondent writes, but strangers, and especially business men are not in the same mood.

Short Sentences.—William Cullen Bryant, the venerable poet and editor, required his reporters and writers to cultivate the habit of using short sentences, and these consisting of the plainest and simplest words possible. Short sentences have many advantages. They are more direct, forcible and easy to understand, and less liable to convey a wrong impression. When the reader is proceeding through a long sentence, he must carry the first part in his mind until he finishes. This may be difficult and thus he may be compelled to return and read this sentence over a second time in order to get a clear understanding of it. The same when cut up into several sentences, each of which would present a certain fact would be far better. Long sentences, like long paragraphs, are objectionable. When two or three sentences are tied together with a conjunction forming a compound or complex sentence, with numerous adjectives and adverbs, intermingled with phrases modifying other phrases the whole constitutes a literary jumble which is difficult, even for a practiced scholar or grammarian to readily understand. Young letter writers should avoid the tendency to long and complicated sentences.

High Flown Expressions.—Many persons have a weakness for indulging in elaborate or bombastic expressions. They apparently wish to impress the reader that they are highly educated, and have the dictionary committed to memory. Such attempts are usually ridiculous, and instead of creating an impression in favor of the knowledge and literary abilities of the writer, it has quite the opposite effect. Many of our greatest writers use the simplest expressions. The student or letter writer is reminded also, that he should write in the same style of language in which he would talk. Unnatural words are easily detected and every mistake in their use, as often happens when one attempts to use them beyond his ability, often brings ridicule. The simplest language provided it will convey your meaning is the best in letter writing. There is scarcely any subject that cannot be properly presented in plain simple words.

Slang Words or Phrases.—Never, under any circumstances, allow yourself to be guilty of the use of what is commonly called "slang" in a letter. You do not know who may read your letter. Perhaps it may be seen and read by some one whom you never intended should peruse it, and you may be put to blush by some careless expression contained therein. Slang is bad enough when spoken by fleeting words of mouth, and heard only by those who are present, to be soon forgotten, but to commit such expressions to paper, is immeasurably worse and highly injudicious. Always maintain your dignity in letter writing, and never condescend to slang, vulgarity or any language which you would blush to hear read in public.

Repetitions.—Be careful to avoid repeating a thought in the letter. Once stated, clearly and plainly, let it stand. Do not attempt to make it better by stating it over again. You only weaken the force of your statement by thus repeating. Not only so, but in restating a fact you may, by some slight misuse of a word, confuse the reader. Then again, take care to not repeat *words*, but use a synonym, and thus you convey the proper meaning, while avoiding a repetition. Thus in the sentence: We *went* to Chicago and *went* to the Art Institute and *went* to the Board of Trade. Here is an unpleasant repetition of *went*. Now substitute synonyms for *went*, and see how much smoother and more agreeable the sentence reads: We *went* to Chicago, *inspected* the Art Institute and *visited* the Board of Trade.

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LETTER ENCLOSING REMITTANCE.

When sending a remittance in payment of a bill or debt of any kind, the letter should state clearly and in an orderly manner what the payment is for, what it includes or is intended to be applied upon, etc. This may be of great importance at some future time, should the matter become a question in dispute. If the one making the payment owes two or more debts to the person to whom the remittance is sent, he should state in the letter which debt he intends to pay by this remittance. If the payment is to discharge a note and interest he should state the face of the note, and then the interest upon the next line beneath thus:

Face of note, - - - - - - - - - -	$200.00
Interest on above, one year, at 6 per cent., - -	12.00
I enclose my check for - - - - - - - - -	$212.00

The following form can be used for a great variety of cases, by slight modifications:

FORM OF LETTER ENCLOSING REMITTANCE.

146 South Tenth St.,
Quincy, Ill., May 25, 1899.

Messrs. Merriam, Collins & Co.,
110 River St., Chicago.

Gentlemen,—

Inclosed please find New York Exchange in settlement of your invoice of the 20th inst., less Cash discount as follows:

Amount of invoice,	$138.50	
Cash discount, 3 o/o,	4.15	
Draft enclosed.		$134.35

The goods have been received and are very satisfactory in both quality and price.

You may expect another order from us soon.

Very respectfully,
James A. Wilson & Co.
J.

The above is supposed to be a remittance in payment of goods ordered in the sixth lesson.

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Exercise I.

We have just received a statement of account from a wholesale merchant The amount of your indebtedness is $36.14, from which you are allowed to deduct 2% for immediate cash payment. Write a letter in suitable form to enclose your remittance, and claim the discount.

Exercise II.

You have collected a debt for a client amounting to $425.50. You charge and desire to deduct 10% for collecting. Write a suitable letter in which to enclose your check for the proceeds, to be sent to your client. Express the hope that your client will favor you with future claims for collection.

Exercise III.

You owe a debt of $150 to a distant person or firm. It has been standing nine months past due, and you now wish to remit the amount, with interest at 6%. Write a suitable letter to accompany your remittance. Do not neglect to include a word of thanks for his leniency along with the remittance.

To the Student.

After having written the foregoing exercise in your best manner and style of penmanship, you will lay aside the several sheets, and without referring to the previous pages of this Lesson Leaflet, write answers to the following

---

Questions for Review.

1. What do we mean by the style of a letter?
2. How are we often instructed to write, and is this good advice?
3. What is the best form of composition for letter writing?
4. What can you say of the importance of brevity in business letters?
5. What is a good exercise for persons who have the habit of using superfluous words in composition?
6. Why are short sentences preferable to long ones?
7. What was William Cullen Bryant's rule?
8. What can you say with reference to use of slang words or phrases in a letter?
9. Why are repetitions of meaning or words objectionable in letter writing?
10. In making remittances, how should the amount and object for which the remittance is enclosed, together with any additions or deductions, such as interest or discount be set forth?

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LESSON VIII.

LETTER WRITING AND BUSINESS FORMS.

RULES AND DIRECTIONS TO BE OBSERVED GENERALLY.
DUNNING LETTERS, WHAT THEY SHOULD AND SHOULD NOT BE.

TYPEWRITING, FILING AND COPYING LETTERS.

To be able to write a good letter of business or friendship is a valuable accomplishment.

Things to Be Observed.

A FEW general rules and directions with reference to letter-writing may be the means of avoiding a great deal of annoyance, if not trouble and loss. We will therefore devote a small space to the consideration of a few of these points.

1st—Answer promptly all letters that require an answer, unless you have some special reason for delaying the answer a day or two, in order to take advantage of some circumstance, or owing to events that may transpire within that time relating to the subject-matter of your reply. It is a rule among good business men to answer every letter the same day it is received, unless for some reasons as above stated. Answers to letters of friendship may properly be delayed several weeks, or a considerable length of time; but these are not strictly in the nature of answers, since they contain much original matter not intended as an answer to any former letter.

2d—Never fold the letter for the purpose of mailing it until you have carefully read it over for errors or omissions. Some little word may have been left out, which would completely change, or, in

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fact, reverse the meaning entirely. You would very much dislike to have such an error go uncorrected, and a perusal of your letter would avoid this mortifying mistake.

3d—In case you write to a person upon any matter of business which is purely for your own benefit, never fail to enclose a stamp for reply. If the person is willing to give his time and attention to a matter for your benefit solely, you should by all means be willing to relieve him of the slightest expense connected therewith. It is not the value of the stamp, but the courtesy of the matter, which is important. To fail to thus enclose a stamp would show that you were either rude or ignorant of the customs of business. When you write to a house asking for a circular or catalogue of their goods, no stamp is necessary, because the presumption is that you wish to patronize the house, and that would be to their benefit.

4th—Never write an anonymous letter. To do so is beneath your dignity. Make it a rule never to write anything to which you cannot openly and plainly affix your signature. If you receive an anonymous letter pay no attention to it, as it is unworthy your attention. Even if you are sure of the writer, do not answer it.

5th—All business letters should be carefully preserved, at least till you are sure that the matter to which the letter relates is completely terminated. Sometimes a letter which is not thought to be of much consequence, proves to be highly important as evidence in a court of law or in some other way. If you have no letter-file in which to keep your correspondence, it is well to adopt the old-fashioned way of folding the letter lengthwise, and then indorse across the end the name of the person from whom received, when received, subject of the letter, etc., thus:

Henry Wilson,
Received August 10, 1899.
Enclosing check for $100.
Answered August 11, 1899.

6th—A copy of all letters of importance should be kept by the sender. This is especially necessary when you make a business proposition or statement which may be brought up at some future time. Business men use an impression-book, where a facsimile copy of the letter is preserved. In case you have not such facilities, you should make a written copy of the letter and file it along with your correspondence.

DUNNING LETTERS.

In business it is necessary to frequently write letters asking for a settlement of account or the payment of some debt or claim. Such letters require careful composition, as offense may be given unintentionally thereby. It is not necessary to insult a person in order to ask him for your just dues. It is always considered proper in business to remind one who is delinquent, or has overlooked his obligation, that a settlement is desirable. If this is done in a proper manner no offense can be taken. If no attention is paid to the first request, another, couched in little more emphatic language, may properly be sent, and thus, with longer delays, the more emphatic may properly become the style of correspondence.

Aim to avoid any blunt or abrupt expressions. You can convey the same thought without indulging in intemperate or injudicious expressions. Please notice the following form of a model dunning letter, and endeavor to pattern after the style of the composition in the exercises which follow.

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A MILD DUNNING LETTER.

215 Grand Avenue,
Milwaukee, Wis., June 19, 1899.

Mr. George H. Pratt,
Mauston, Wis.

Dear Sir:

Allow me to remind you that your account with me has been standing for several months unsettled.

I should not, even now, have called your attention to the matter, had it not been that I have a large payment to make in a few days and must rely in part on the amount due from you, to meet it.

I would esteem it a great favor, therefore, if you could remit the whole or a considerable part of my bill before the first proximo.

Hoping this will not inconvenience you, and that I may receive an early response, I am,

Yours very truly,
Samuel D. Morgan.

More Urgent Dunning Letter.

Dear Sir:

Some three weeks ago I wrote, calling attention to your account, which is now long past due.

I have waited patiently for you to make payment, hoping in that manner to render you a favor, but have not so much as received a line of explanation from you. My patience is now well-nigh exhausted, and I must urge upon you the necessity of giving this matter your attention at once.

The first of the month I shall place a number of delinquent accounts in the hands of my attorney for collection, but as our relations have always been pleasant, I wish to avoid doing so in your case. Please see that the matter is attended to before that date.

Respectfully,

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Exercise I.

One of your customers bought goods of you on January 10, to be paid for in 30 days. He has failed to meet his payment. Write to him under date of February 25, calling attention in a courteous way to the account. He has probably overlooked the matter. Make the letter short and very polite.

Exercise II.

March 25. You have heard nothing in reply to the above letter. Write under this date a mild dunning letter. This letter may be longer than the first, nearly filling the page, and a little less polite in tone.

Exercise III.

April 25. Nothing from your customer in answer to previous letters. You have heard that he is not very "good pay," and is behind in his payments to other merchants. Write an urgent dunning letter. Give him until May 1 to settle.

Exercise IV.

May 2. Nothing from your customer yet. Now write to your attorney, giving him instructions to sue without delay. Furnish him the name and address of your debtor, amount of the debt and date when the goods were sold. Request him to push the case.

To the Student.

Write the number of the Lesson above each letter or exercise paper. Having written the above letters in your best manner, both as to composition and mechanical execution, you may proceed to answer the following

Questions for Review.

1. When should letters be answered?
2. Under what circumstances should you enclose a stamp for reply?
3. Should anonymous letters be answered? Why?
4. Before you fold or enclose your letter, what should be done in order to avoid errors?
5. What can you say in reference to the importance of preserving the letters you receive, and how long should they be preserved?
6. Why should copies of letters sent be preserved?
7. How may letters be preserved in case no letter file is provided?
8. How do business men preserve copies of their correspondence?
9. What should be the nature of the language of a dunning letter?
10. Why are dunning letters difficult to compose?

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LESSON IX.

LETTER WRITING AND BUSINESS FORMS.

HOW TO PROPERLY SUPERSCRIBE OR "DIRECT" THE ENVELOPE AND FOLD A LETTER.

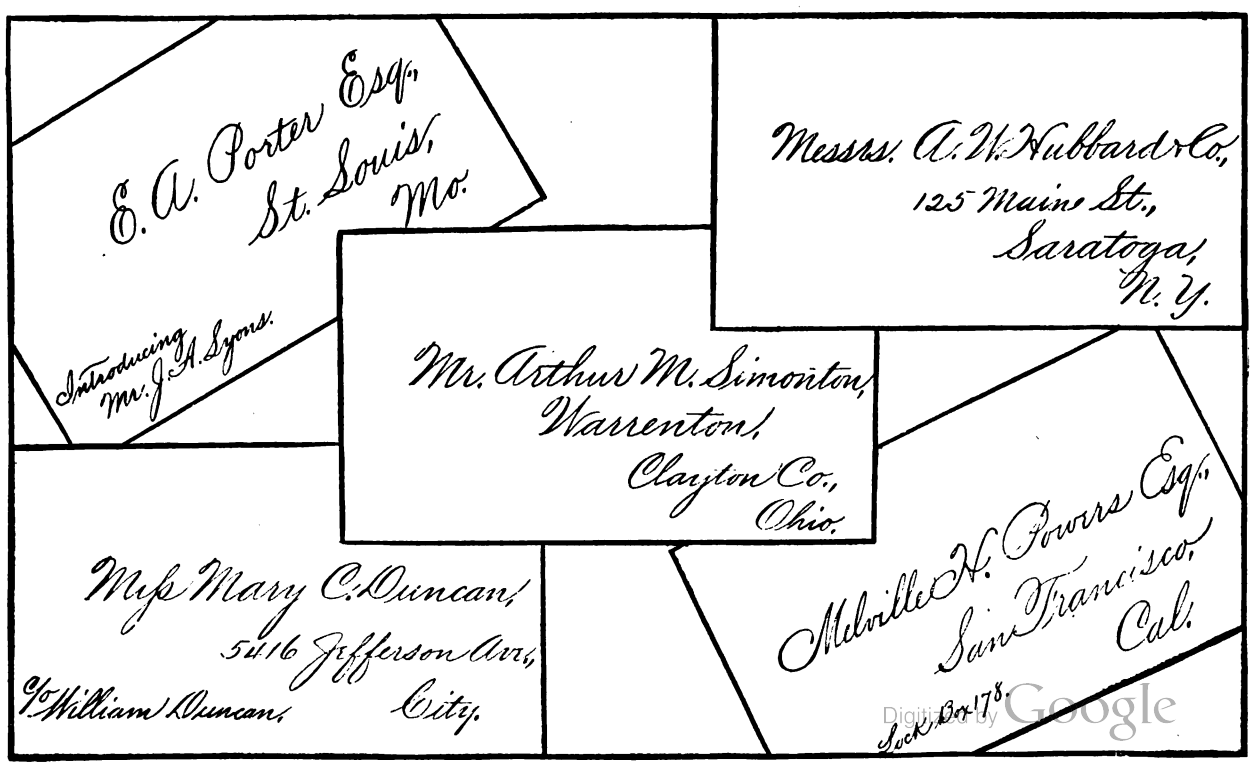
LETTERS APPLYING FOR A SITUATION.

To be able to write a good letter of business or friendship is a valuable accomplishment.

Superscribing, Folding, Etc.

The superscription of a letter is that which is written on the outside of the envelope. If the *inside* of the letter should be carefully and properly written, how much more necessary is it that the *outside* of the envelope, which all eyes can see, should be written with neatness and according to proper form. The superscription of a letter should be written in a plain hand, with black ink, the several parts being arranged according to the best usage. Mails are frequently made up in haste and with poor lights for the clerks to read by. In such cases an imperfect superscription may be easily mistaken and the letter sent to a wrong destination. A letter seldom miscarries if it is properly directed. The abbreviation of the state if carelessly written may cause the miscarriage of the letter. Thus, Cal. for Col. causes a letter to go to California instead of Colorado or Miss. for Mass. or Mo. for Me. sends a letter south instead of east.

POSITION.—The superscription usually consists of three, or perhaps four lines. The first should be across the center of the envelope, and about equi-distant from the two ends. The second line should begin a little farther to the right than the first, the third still farther to the right, etc., so that the last, that is the name of the state, should be near the lower, right-hand corner of the envelope. Take the following diagrams as examples:



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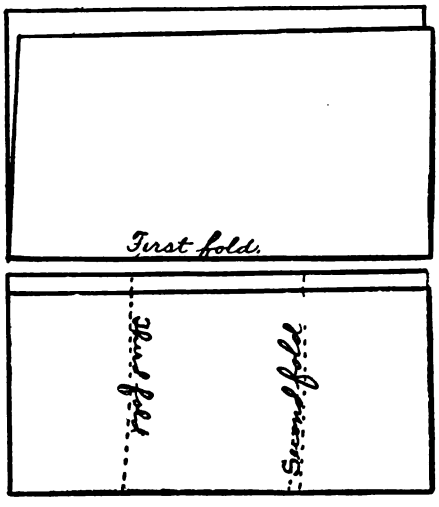
The name of the county may be placed in the lower left corner, and this is considered good usage. In case you are writing to a person in a large city, the number and street must be included in the superscription. These may be placed in the lower left corner, in the same position as the county, but the more prevalent usage is to place the number and street in the regular position of the items, as shown in the diagram. When a letter is addressed in "Care of" another person or firm, this should be placed in the lower left corner of the envelope; the same may be said of letters "Introducing Mr. ———."

ITEMS.—This consists of names of the person or persons to whom the letter is to be sent, with their titles, name of town, county, etc., as above stated. The titles consisting of Mr., Messrs., Miss, Mrs., Prof., Dr., Rev., etc., will correspond with those in the letter, observing always the rule to never use two titles which mean the same. The titles and names will occupy the first line of the superscription, next will come the number and street, then city, and lastly the abbreviation for the state.

PUNCTUATION.—The period and comma are the only punctuation marks used in the superscription, and these are governed by the same rules as in the heading or address within the letter. Usually every word in a superscription begins with a capital letter.

POSTAGE STAMPS.—A word about the postage stamp may not be amiss. Be careful to affix the stamp securely, otherwise it may become detached by contact with other mail matter in the mail bag. Affix the stamp to the upper right-hand corner, for the better appearance of the envelope as well as the convenience of the postal clerks. In large postoffices the cancellation of stamps is all done by machinery, and this is only possible when the stamp is in its proper position, at the upper right-hand corner. Then do not affix the stamp in a crooked, diagonal position, unless you wish to be known as a careless person, and do not invert the stamp. It may not be a crime to place the portrait of Washington or Franklin in an inverted position, but it certainly is not good taste.



Three folds—1st, bottom to top; 2d right to left ⅓; 3d, left to right.
Never lift the sheet from the table while folding it.

FOLDING LETTERS.

Business letter sheets are usually about 8x10 inches in size. To fold such a sheet so as to properly fill an ordinary envelope it is necessary to fold the bottom upward so that the lower edge lies along the upper edge, or better still, about a half inch below the upper edge. Then having pressed down the fold so that the paper is flat, next fold from right to left, one-third the distance, then fold from left to right. In case a check, receipt or other document is to be enclosed in the letter, the proper method is to lay the receipt or other document across the upper portion of your letter sheet, and then fold as though the document was not there. This securely includes the document within the folds of the letter and prevents it from falling out or even being extracted from the envelope by any dishonest person in the course of its transmission through the mails.

LETTERS APPLYING FOR SITUATIONS.

Of a hundred letters received by a business house applying for a position, the one which is best composed and most properly written will receive the preference and the writer will, very likely, secure the coveted place; hence the necessity of skill just here.

If you answer an advertisement, do it at once, else you may be too late. A good method is to cut out the advertisement and paste it at the head of your letter sheet, then refer to it in your letter as "the above advertisement." Do not praise yourself too much, but state the facts about your qualifications, experience, etc. If you have testimonials from others where you have been previously employed send copies of these (not the originals) and mark them as copies. Write your application yourself. Never allow anyone to do this for you. The employer will be able to judge of your education and ability if you write the letter yourself.

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LETTER APPLYING FOR A SITUATION.

1363 Hamilton Avenue,
Chicago, Sept. 25, 1899.

Messrs. Mandel Bros.,
State & Madison Sts., City.

Gentlemen:

In reply to your advertisement in this mornings Tribune for an assistant book-keeper, I would respectfully apply for the position.

I am nineteen years of age, have a good English education, understand book-keeping and general office work, and have had a years experience as bill clerk in the house of Marshall Field & Co., to whom I can refer you as to my character and ability.

The matter of salary I leave to you, to be fixed after trial. What I most desire is a connection with a good house where I can prove my worth and have steady employment.

Hoping to be favored with a personal interview, I remain,

Respectfully,
Edmund Holmes

From a Young Lady Applying for a Clerkship.

180 Wentworth Avenue, DETROIT, Mich., March 17, 1899.

Dear Sir: I take the earliest opportunity of replying to the enclosed advertisement.

I have been for the past two years clerking for Messrs. Burton & Dean, dry goods merchants, 418 and 420 Michigan Avenue, until the dissolution of that firm about four weeks ago. I beg to refer you to Mr. William C. Dean, No. 218 River Avenue, should you entertain my application. Very respectfully,

(Miss) MARY L. SULLIVAN.

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Exercise I.

Write a letter making application for a position as bookkeeper in a grocery store, stating qualifications, experience, and salary expected. Also state some one as a reference.

Exercise II.

Write a suitable answer to the accompanying advertisement.

> WANTED—BOOKKEEPER—EXPERIENCED young man, good writer; state age, experience, where last employed, salary expected. B 208 Tribune.

Exercise III.

Write a proper answer to the accompanying advertisement.

> WANTED—SHIPPING CLERK BY A LARGE manufacturing concern. Must write a good hand and be thoroughly acquainted with the shipping to all parts of the United States. Single man preferred. None but those competent need apply. Address with references "Business," Herald Office.

Exercise IV.

You secured the position in the above exercise, and have filled it in a satisfactory manner, as you believe, for a period of one year. Address a letter to your employers, stating that owing to a necessary increase in your expenses, you find your present salary barely sufficient to meet your needs, and respectfully ask for an increase. State that you would not like to leave their employ, although you have a better offer from another house.

To the Student.

Write the number of the Lesson above each letter or exercise paper.

Having written the above letters in your best manner, proceed to answer the following

Questions for Review.

1. What is the superscription of a letter? Give the position of its parts.
2. Where may the number and street be placed? Where the county?
3. What punctuation marks are used in the superscription of a letter?
4. What is said about the postage stamp, its position, etc.?
5. How many folds in a letter sheet? What are they?
6. Explain how you would fold a document for enclosure in a letter.
7. What is a good method in answering an advertisement?
8. To what extent is it proper to mention your own good qualities in applying for a position?
9. How should testimonials be sent?
10. Why should you write your own application in all cases?

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LESSON X.

LETTER WRITING AND BUSINESS FORMS.

CLASSES OF MAIL MATTER. POSTAGE.
PREPARATION OF TELEGRAMS.
SUGGESTIONS ON THE WRITING OF ADVERTISEMENTS.

MESSENGER DELIVERING A TELEGRAM.

To be able to write a good letter of business or friendship is a valuable accomplishment.

Rates of Postage, Telegrams, Etc.

MAIL matter is divided into four classes for convenience in the application of our postal laws:

FIRST-CLASS.—Embraces written matter, namely, letters, postal cards, and all matter wholly or partly in writing, whether sealed or unsealed (except the manuscript copy accompanying proof sheets or corrected proof sheets of the same), also all matter sealed, or otherwise closed against inspection.

Postage 2c per ounce or fraction thereof.

SECOND-CLASS.—Embraces periodical publications, such as newspapers and other publications, which are issued at stated intervals, as frequently as four times a year.

Postage on second-class matter, when sent by the publishers thereof, or when sent from a news agent to actual subscribers thereto, is 1c per pound or fraction thereof. When sent by other than the publishers or news agents, is 1c for each four ounces or fraction thereof.

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THIRD-CLASS.—Books, circulars, periodicals and other matter wholly in print, not included in second-class matter, corrected proof sheets, and manuscript copy accompanying same.

Postage on third-class matter is 1c for each two ounces or fractional part thereof. Packages limited to two pounds in weight.

FOURTH-CLASS.—Merchandise and all other matter not embraced in the first, second or third class, which is not, in its form or nature, liable to destroy or damage the contents of the mail bag, or harm the persons engaged in the postal services.

Postage on fourth-class matter is 1c an ounce or fraction thereof.

DROP LETTERS.—A drop letter is one which is to be delivered at the same postoffice where it is mailed. The postage on drop letters is 2c per ounce or fraction thereof, when mailed at a letter carrier office and 1c for each ounce or fraction thereof, at any office where there is no delivery system by carriers.

UNMAILABLE MATTER.—Liquids except when packed as provided by law; explosives; poisons and inflammable articles, such as kerosene oil, naphtha, benzine, turpentine and other liquids of like character, sharp-pointed instruments; letters, circulars or newspapers containing written or printed matter of an immoral or obscene nature, and advertisements of lotteries, are not admissible to the mails.

SPECIAL DELIVERY STAMPS.—A special delivery stamp which costs 10c, when placed upon a letter or package in addition to the regular postage, insures its immediate delivery between the hours of 7 A. M and 11 P. M.

CANADA AND MEXICO.—The rates of postage on mail matter sent to Canada or Mexico is the same as though it were sent in the United States. To England, France or other foreign countries, the postage upon first-class matter is 5c for each one-half ounce, or fraction thereof. To Alaska, Porto Rico, the Hawaiian and Philippine Islands the rate is the same as to points in the United States.

REGISTERED LETTERS.—Letters and packages may be registered to all postoffices of the United States and most foreign countries. The fee for registration is 8c in addition to the regular postage.

TELEGRAMS.

For rapid interchange of thought the telegraph has superseded the postoffice in a considerable degree. The telegraph is used much more in the United States than in any other country, about one-third of the mileage of all the telegraph lines in the world being here, besides several ocean cables connecting opposite shores of the Atlantic and Pacific oceans.

The ability to properly frame a telegraphic message is very important. No unnecessary words should be used. We omit the complimentary opening and closing, and confine ourselves entirely to the necessary words. It is well for an inexperienced person to write the telegram, and then rewrite it, striking out all words that can be dispensed with, care being used to omit no words that effect the meaning or might make the intention of the sender obscure.

In order to reduce the expense especially in sending out dispatches and cablegrams to foreign countries, a system of cipher messages has been devised whereby a single word may be used to express several words, or even an entire sentence. This is called a code, and a copy is furnished by the business house to each of its foreign agents or the houses with which it does business. It is used mostly in ordering goods, or in communicating with traveling agents. In a domestic telegram, which is one to be de-

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livered in the United States, a certain charge is made for ten words or less, and so much per additional word for more than ten words. No charge is made for the date, address or name of the sender. In cablegrams all words are charged for the same as the body of the message. A cablegram from New York to London costs 25c per word, while some cable messages to India or South America cost as high as $5.00 per word.

HALF RATE MESSAGES.—Night messages, otherwise known as half-rate messages, are sent over the wires at any time during the night, when the rush of business is not so great, and are carried at one-half the usual price. They are not delivered, however, until the following morning.

MONEY SENT BY TELEGRAPH.—Where it is necessary to forward money in great haste, it may be done by telegraph. Payment is made at the telegraph office of the sender, and the operator instructs the office to which the message is sent to pay the required sum of money to the person named in the message. The company charges a fee for remitting the money, as well as the regular toll for the message.

ADVERTISING.

In this day of sharp competition, it is very necessary that every business man should know something of the art of advertising. Some of our most successful business men have achieved their remarkable success largely through their ability as advertisers. There are hundreds of ways of advertising, but we will confine our few remarks upon the subject to newspaper articles, circulars and circular letters. An advertisement should be made attractive in language so as to claim the attention of the reader. Some new or novel way of stating a truth, some original expression or apt allusion often catches the attention of the public, and produces the desired effect. The essential merit in the language of an advertisement consists in its clearness and aptness. The language should be such as will appeal to the mind of the reader at once. Never use vulgar or cheap expressions, but natural expressions, such as you would use were you talking to a customer, are entirely proper and appropriate. Then the type should be so set as to catch the eye of the reader. The best display advertisement is one in which the most striking words are set forth in plain and attractive type. The subject of advertising offers a large scope for both literary and artistic taste together with a study of the best method of catching public attention. Many large firms employ persons whose sole business is to prepare advertisements.

A circular letter differs in no important respect from an original letter except that since it is to be sent to a large number instead of a single individual, it must be made general in its terms. A circular letter should abound in clear businesslike expressions which carry conviction and challenge attention. It should not be so long as to be tedious, and not so short as to be ineffectual. Much care and good judgment should be exercised in the preparation of advertisements of all kinds, as they go out as representatives of the house which sends them.

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Exercise I.

1. What will be the sum of the postage on the following mail matter:

1 drop letter, weighing ¾ oz. (not free delivery office); 5 domestic letters, each weighing less than 1 oz.; 3 domestic letters, each weighing 1¼ oz.; 2 small circulars?

2. 3 domestic letters, each 2½ oz.; 7 domestic letters, each 1¾ oz.; 11 drop letters, each 1¼ oz. (free delivery office); 1 domestic registered letter, 1½ oz.; 1 book, weighing 2 lbs.?

3. 15 domestic letters, each 1⅛ oz.; 21 domestic letters, each ¾ oz.; 5 letters to Canada, each 1½ oz.; 3 letters to Mexico, each 1⅔ oz.; 2 calendars, each 1½ oz.; 50 circulars, each 1⅛ oz.; 1 special delivery letter ¾ oz.; 2 letters to England, each ½ oz.?

Exercise II.

1. Write a telegram, not exceeding ten words, to be sent to J. H. Goldsmith & Co., Detroit, Mich., ordering them to send you, by express, a small invoice of dry goods.

2. Write a telegram, not exceeding ten words, stating that goods ordered ten days ago have not arrived, and ask why?

3. There has been a railroad accident. Send a telegram of ten words to your mother, announcing your escape, without injury, and that you will be home at 10:30 P. M.

Exercise III.

1. You are in want of a situation as bookkeeper or general office man in a wholesale house. Prepare a suitable advertisement for the papers, setting forth you desires.

2. You are in need of a salesman to travel and introduce an article which you have just patented. Prepare an advertisement that will find the right man.

3. You are a real estate agent and have a number of houses to let and for sale. Write an advertisement for the newspapers which shall set the matter before the people in the proper light.

4. You are a proprietor of a wholesale clothing house at 252 Main St. You are about to remove to your new store at 315 Clinton St., where you will have more room and better facilities for doing business. Prepare a circular letter to be sent to your customers advising them of your change, the reasons for it, and inviting them to visit you in your new quarters.

To the Student.

Write the number of the Lesson above each exercise paper. Having written out the above exercises you will next proceed to answer the following

Questions for Review.

1. How many classes of postage are there?
2. Mention three unmailable articles?
3. What can you say of the use of the telegraph in this country at the present time?
4. What words are charged for in a domestic telegram?
5. What is a cipher message? A night message?
6. How may money be sent by telegraph?
7. What is the cost of a cablegram to London from New York?
8. What is the essential merit in an advertisement as to language?
9. Wherein is the chief merit in an advertisement as to the style of printing?
10. Wherein does a circular letter differ from any ordinary letter?

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LETTER WRITING AND BUSINESS FORMS.

To be able to write a good letter of business or friendship is a valuable accomplishment.

BUSINESS FORMS.

HAVING now completed a course, more or less thorough, in Letter Writing, we will proceed to take up the subject of Business Forms. By this term we are to understand all those ordinary forms of papers which are met with in every day business life, not going into the subject of legal documents, or papers which can only be safely drawn up by the professional lawyer. Every person should certainly possess a fair knowledge of ordinary business papers and understand how to execute them in a proper manner. The aim in these lessons will be to impart this knowledge in as clear, simple and direct method as possible. A good rule in business is to "never sign a paper without reading it," and when reading a document, if one will apply the rules of ordinary reason and common sense, based upon that knowledge of such matters which we shall endeavor to impart in these lessons, he will have little cause to complain of having made serious mistakes or been led into unfair and disastrous agreements, so far as the papers signed are concerned. Of course we shall not undertake to fortify a person against his own folly nor can we prevent the perpetration of fraud, but we will endeavor to point out those precautions which every prudent business man should take with reference to business papers, and by observing these, and seeing that the papers are drawn in a proper manner he will certainly avoid many of the pitfalls which he would otherwise encounter.

BILLS.

A bill is a written statement of merchandise sold or services rendered made out by the person who has sold the merchandise or rendered the services, and delivered or sent to the person to whom such has been sold or rendered. A bill should contain the date and place of purchase, names of the buyer and seller, and each article with the price and total cost.

An item is a single article with price and amount as given in a bill or statement. An *invoice* is practically the same thing as a bill and may be defined as a statement rendered by a wholesale dealer, or an account of goods imported. The term invoice usually refers to larger quantities of goods than the term bill, but the two words are often used interchangeably and are taken to mean the same thing.

A *duplicate* bill or invoice is a copy of the original bill. In case the original is lost it may be necessary to make out another bill and this would be copied from the books of record of the person selling the goods. It should always be marked "*Duplicate*" across its face so that it cannot be confounded with the original. Business houses usually have bills with printed heads which contain the name, address and usually the name of the business in which the house is engaged, with a blank space for the date, name and address of the buyer, terms on which the goods are sold, etc.

Form.—If the bill is made out for services rendered at different times, the column at the left of the bill should be used for the dates on which the services mentioned on the same line were rendered. If the bill be for goods sold, the column at the left should be used for the number of articles. The first column at the right is for the amount of each item and the second column for the total amount of the bill. The bill should state in the body the price of each item per pound, barrel or otherwise, and if goods are billed by the pound and there are several packages of various weights, the weight of each package should be shown in detail and also the total. In general, the bill should be so clear that even a stranger to the transaction would understand it and there would be no room left for doubt as to its meaning in every part. It should also be in such form that the person who receives it could easily verify it by comparison with the goods themselves. The form of a bill shown on next page represents the usual method and style of making out bills in business.

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FORM OF BILL.

Chicago, July 20th 1896

Messrs. Chase and Sanborn

Chicago

Bought of A. H. BLACKALL & SON,

IMPORTERS & DEALERS.

COFFEES TEAS SPICES

108 MADISON ST. STORES 956 W. MADISON ST.

AMERICAN MILLS

Terms: _____ Pay your Express Charges and Exchange

	#				NET				
C	7	14	Hfchs	Sundried Japan	80	1120#	12¢	$134	40
A B C D	5	23	.	Panfired "	82	1886	13½	254	61
W	4	25	.	Japan Congou	54	1350	20	270	
								$659	01
					3%				

Salesman
Nelson

Upon the left are several marks to correspond with those upon the box or case containing the goods. In the first column are the numbers of the boxes. The first item is 14 half chests Sundried Japan (meaning Japan Tea) each half chest weighing 80 lbs. and 14 half chests weighing 1120 lbs. at 12c amounts to $134.40.

Trade Discounts.—Where the seller allows a discount from the bill this should be figured upon the face of the bill after it is made out. Manufacturers and dealers often quote a certain price in their catalogues called the *list price* and then allow a percentage off from the list price according to the demands of the market. Such discounts are called *trade discounts.* There may be two or more such discounts upon the same bill, in which case the second is computed upon what remains after deducting the first. Thus: a bill of goods is sold with an allowance of 20, 10 and 5 per cent ¶. In this case the 20 per cent is deducted from the amount of the bill, then 10 per cent of the remainder is deducted from the remainder, after which 5 per cent of what still remains is deducted therefrom and the final result is called the *net amount.*

Cash discounts. — Where goods are sold on credit and the bill is due and payable at

Chicago, June 18, 1893.

George Adams,
Bought of Amos Brown & Co.

3	brl. Minn. Flour	$7.	
5	bu. Potatoes	.80	
25	lb. G. Sugar	.05	
10	" Japan Tea	.65	
2	box. Florida Oranges	4.	

Received Payment,
Amos Brown & Co.
Per Davis.

SIMPLEST FORM OF BILL.

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a stated time, if paid before due, an allowance is usually made for such payment and this is called a *cash discount.* Merchants usually have printed upon their billheads the terms under which payment may be made, and the customer is given the alternative of paying the bill before due and receiving the discount, or withholding the payment until the expiration of the term of credit and paying the net amount. Thus: 30 days, 3 per cent off 10 days, indicates that the buyer may pay at the end of 30 days, or if he should pay within 10 days he will receive an allowance of 3 per cent from the bill. This amount is the *cash discount.*

Receipting a Bill.—When a bill is paid it should be receipted by the seller, which is done by writing below the items the words "Received Payment," and his name. If the bill is receipted by a clerk who is authorized to perform such duties, he should sign first his employer's name and then directly beneath it *Per* his own name or initials, thus:

Received Payment,
A. H. Blackall & Son,
Per E. C.

Thus, the bill and its receipt go together and should be carefully filed for future reference.

MONTHLY STATEMENTS.

Folio 218

STATEMENT

Chicago, Sept. 1, 189

Mr. R. C. Windsor,
Milwaukee, Wis.

In Acc't with

Guthmann, Carpenter & Telling,
Manufacturers & Jobbers of
Boots and Shoes.
233 & 235 Monroe Street.

TERMS INVARIABLY
30 DAYS NET.

Aug.	1	To Balance	218	43		
"	10	To Merchandise	14	60		
"	12	" "	28	30		
"	17	" "	146	15		
"	25	" "	36	40	443	88
		Cr				
Aug.	15	By Note 30 ds	100			
"	15	" Cash	50			
"	18	" Mdse	6	80	156	80
		Bal.			287	08

Above find Statement of your account, for which please remit if due, but do not consider this a request for payment of bills not yet matured. Should we not receive a remittance before the _____ *we will draw on you for* _____

Yours very truly,
GUTHMANN, CARPENTER & TELLING.

A statement is a copy of an account showing the date and amount of each bill which the house has sold to the customer during the month, or other period of time, and also the balance, if any, brought down from the last preceding statement. Promptly on the first of each month the merchant sends to each of his dealers a statement of account showing the dates and amounts of purchases during the past month. It is a summary of the bills sold and the payments made thereon during the month. If bills were rendered to the customer at the time of purchase, then the statement will not contain a detailed list of the articles, but only the date and total amount of each bill "To Merchandise" the same as form of statement shown herein. Payments made during the month, goods returned, or shortages, are entered upon the statement under the head of Cr. or Contra. The difference between the sum of these and the sum total of the bills given above, will show the balance due the merchant from his customer. When a check is sent in settlement of the balance of the statement, the statement should be sent along with it to be receipted and returned. Promptness in presenting statements make their collection easier.

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Exercise I.

John W. Haines bought of William Fulton & Co., 1 brl. XX Flour at $5; 10 lbs. Corn Meal @ 3c.; 4 gal. Maple Molasses at 75c. Make out a bill in proper form, and date it the 5th of the present month.

Exercise II.

Mrs. G. W. Hughes bought of William Fulton & Co., 2 pk. Apples, 45c; 2 bu. Potatoes at 75c.; 2 gal. Cider Vinegar at 42c.; 5 lbs. Cod Fish at 8c. Make out a bill properly, dating it the 10th of present month.

Exercise III.

R. A. Lambert bought of William Fulton & Co., 12 prs. Buff Oxford Shoes at $2.40; 10 box Masons Blacking, 5c.; 30 lbs. Y. H. Tea at 23c.; 3 box German Soap, 51, 48, 43 lbs. at 4½c.; 2 bxs. Sperm Candles, 19, 18 lbs. at 35c. Make out a bill for this purchase in proper form, dating the 18th of present month. Allow a discount of 10 per cent., owing to the large quantity.

Exercise IV.

Make out a monthly Statement, as William Fulton & Co.'s bookkeeper, for the three bills above given. Date the statement the first day of next month. Allow a cash discount from the statement of 2 per cent. Receipt the statement in proper manner, placing the date when the statement is paid, between the words Received Payment, and the name.

To the Student.

Write the number of the Lesson above each exercise paper. Having written out the above exercises, you will next proceed to answer the following

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Questions for Review.

1. Define a bill.
2. What is an item, as used in a bill ?
3. What is the difference, if any, between a bill and an invoice ?
4. In case a duplicate bill is needed, from what source would it be made out, and how should it be made to show that it was a duplicate ?
5. Define Trade Discounts, and explain why they are allowed in business.
6. What is the method of arriving at the result when there are several trade discounts upon the same bill ?
7. Define Cash Discounts.
8. How is a bill or statement receipted ?
9. Define a Monthly Statement, and explain its object and form.
10. Why is it necessary or advisable to render Statements promptly on the first day of the month ?

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LESSON XII.

LETTER WRITING AND BUSINESS FORMS.

HOW TO TRANSACT BUSINESS.

To be able to write a good letter of business or friendship is a valuable accomplishment.

RECEIPTS.

A RECEIPT may be defined as a written acknowledgment of the delivery of money or property, given by the person who receives the money or property to the one from whom it is received. The importance of taking a receipt in some form for all money paid out cannot be over-estimated. Many a debt has been paid more than once because of the failure or neglect to take a receipt or preserve the evidence of payment. It is also prudent in many cases to take a receipt for personal property when delivered, and especially is this true when you are only a custodian of the property and not its actual owner.

Form.—The receipt should be dated in all cases, as it may be of the greatest importance at some future time to determine when the payment was made. If it is for money, it should express the amount in words in the body of the receipt, and also in figures in the margin. A

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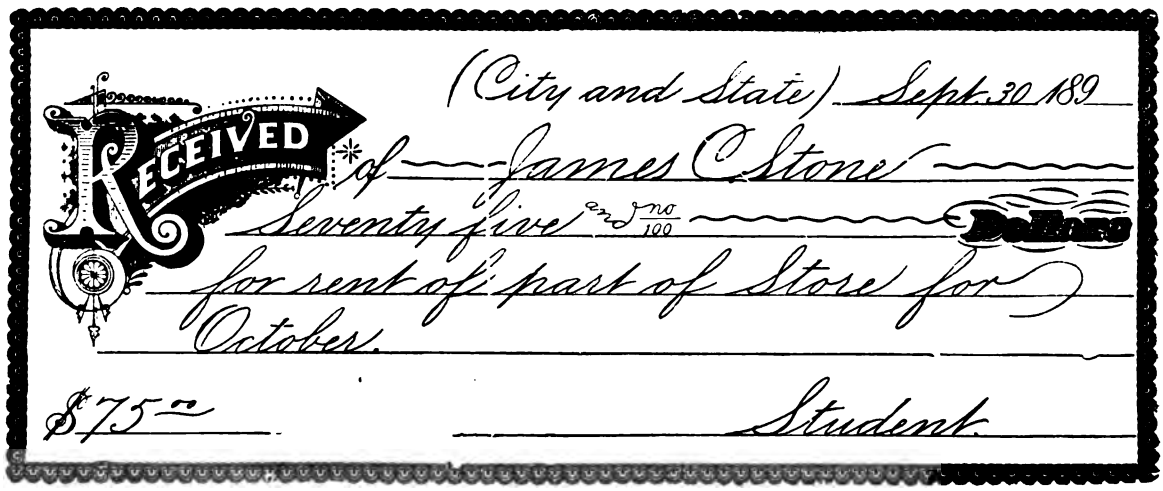
receipt should state the purpose for which payment is made. Thus, in the form given below, the purpose is "for rent of part of store for October," or in making receipts for rent a better form would be to state the exact time both beginning and ending for which the rent is paid. Thus: "October 1st to November 1st, 1899," leaving no doubt or room for disagreement. If the receipt is in part-payment of a note it should state, "to apply on his note for $———, dated ———." If the receipt is for money paid on an ordinary debt then it would be proper to state "on account," as the purpose for which it is paid. If the amount is in total payment of a debt or note, then we should say "in full of account," or "in full payment of his note, etc."

Application of Payment.—Where a person owes several debts to the same individual and makes a payment without specifying which debt he desires to have the payment applied upon, the person receiving the money has a right to apply the payment to either debt as he chooses. Thus: Suppose you owe a man $50 on a note which is secured, and $50 on an open account, or debt which is not evidenced by any note or written acknowledgment, and you send him $50 without stating in your letter which of those you desire to pay, he has a right to apply the payment to the extinguishment of the debt and leave the note unpaid. It is, therefore, important that a person should express his preference as to how he wishes his payment applied, and should also see to it that the receipt covers this point. Suppose. for the sake of further illustration, that you owe two debts, one of which is "outlawed," and hence uncollectible, and

FORM OF RECEIPT.


(City and State) Sept. 30 189

RECEIVED of James C. Stone

Seventy five and no/100 Dollars

for rent of part of Store for October.

$75.00 Student.

you make a payment without expressing any preference as to which debt the payment should be applied. The person receiving the money has a right to apply the payment to the debt which is outlawed, and no doubt he will do so, if you leave it to his option, but that payment would not revive the remainder of the outlawed debt and make it collectible at law.

Receipts in Pencil.—Never give or accept a receipt in pencil. Such papers are unbusiness-like and objectionable, because they can be so easily altered to suit the dishonesty of any person. In fact, we may lay it down as a general rule to be observed through all of these lessons in business forms, never to give or accept a business paper which is written in pencil. A business man who would execute a commercial paper in pencil, or accept one executed in that way, would be considered extremely careless, and a fit subject for the fraud or imposition of any dishonest person. He would be entitled to very scant sympathy in case he lost by such unbusiness-like methods.

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Preserve Receipts.—All receipts that are taken should be invariably preserved and never destroyed, or at least not for many years. Witnesses may die, or memory fail, and you or your heirs or legal representatives may be subjected to much trouble and inconvenience if not loss, on account of the failure to preserve some trifling document in the form of a receipt which perhaps you never considered of sufficient consequence to carefully file away.

Receipts can be explained away.—The fact that a man holds a receipt is not absolute and conclusive evidence that he has paid the debt. Suppose you were about to receive payment of a debt and you handed over the receipt expecting the money to be paid to you at once. The other party then, for some reason or on some pretext, failed or refused to pay. He holds your receipt, and yet you have not received payment. If you should afterwards sue him for the amount, and he should bring that receipt in as evidence of payment you would be put to the extra trouble of explaining the receipt away. In other words, the receipt would not prevent you from collecting your debt, providing you could satisfy the court or jury that the receipt was obtained wrongfully, and that the debt had really *not* been paid. We thus see that a receipt is only apparent or prima facie evidence of payment, and not an absolute bar to the collection of the debt. Still, you should always be careful to not let your receipts get out, as it may be difficult, and sometimes even impossible, to explain them away in a satisfactory manner. Never send a receipt or receipted bill through the mail expecting the person to send you the money afterwards. It will be time enough when you have the money in hand to give your receipt.

Vouchers.—These are in the nature of receipts although not in the regular form of a receipt. Thus, a bill which has been receipted and paid is called a voucher. Any evidence of payment, such as a check which has passed through the bank and been canceled would be called a voucher. It is well to preserve all vouchers for the same reason that we preserve receipts. Notes and drafts which have been paid should always be marked paid, or canceled, and then filed away as vouchers. Do not destroy them nor mutilate them by even tearing off the signature. Even slight or informal evidence of payment may be of great value at some future time. By having a systematic place of filing away business papers, which every person who receives such papers should have, receipts and vouchers may be preserved with very little trouble.

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Exercise I.

Henry W. Anderson has received from Alex. J. Stewart the sum of $128.34, being the entire amount due him according to his Ledger. Write a proper receipt using any address and date.

Exercise II.

Byron L. Johnson has this day paid to Chas H. Dubach the amount due him for rent of store for month of March, 1899, amounting to $45. Show the proper form of receipt that should be passed.

Exercise III.

O. L. Wilson has received from James M. Butterworth the sum of $500 to apply on a contract dated April 15, 1899, for the building of a frame house. Write a proper receipt.

Exercise IV.

James Duncan has received from C. L. Davis the following described property valued at $250, which he is to return when demanded, viz: one horse, "Duke," one top buggy, and one harness. Write proper form of receipt.

To the Student.

Write the above receipts upon separate slips of paper about 3x8 inches in size, except the last, which may require a slip a little wider. See that the slips are cut or trimmed neatly, and have not ragged edges. Write plainly. Next proceed to answer the following.

Questions for Review.

1. Define a receipt.
2. Explain the form of a receipt.
3. In case the payment is the total amount of a note or written obligation, what language would you use in the explanatory part of the receipt ?
4. What can you say of "application of payment ?"
5. Why should receipts be always written in ink; never in pencil ?
6. What is said of the necessity of preserving receipts ?
7. Can a receipt be explained away ?
8. Define a voucher, and explain the difference between a receipt and a voucher.
9. What should be done with notes and drafts paid ? Why ?
10. What can you say of the value sometimes of even slight evidence of payment.

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LESSON XIII.

LETTER WRITING AND BUSINESS FORMS.

A SHIPPING SCENE ON CHICAGO RIVER.

To be able to write a good letter of business or friendship is a valuable accomplishment.

DUE BILLS.

A DUE BILL may be defined as a written acknowledgment of a debt or obligation. The object of a due bill is to reduce the evidence of the debt or obligation to writing for the sake of future reference or to avoid future misunderstandings. A due bill differs from a promissory note, in that it is simply an acknowledgment of a debt while a promissory note is a promise to pay a debt. In the course of business transactions it often occurs that one person becomes indebted or obligated to another and in order to settle the matter, once for all, and have no future words or disagreements upon the subject, some evidence in writing is necessary which can be preserved and produced at some future time. This writing when properly drawn would be a due bill. It is not payable at any definite time and hence could not be written as a direct promise to pay. A due bill may be payable in merchandise or services as well as in money.

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Form.—The form of a due bill may vary from the simple "I. O. U." written thus:

I. O. U.....$5.00

4-2-99.....John Smith.

up to the more full and correct form of a due bill as given below.

The "I. O. U." is the briefest and simplest form of a written obligation, supposed to be made in the hurry of business, and delivered by the person who is to be bound to the one to whom the obligation is due. A due bill should contain the date, names of both parties to the transaction and the amount of the obligation. If this obligation is payable in any specific goods, merchandise or services it should be so stated in the due bill.

David Brown who keeps a grocery store becomes indebted to Wm. Jones in the sum of $10.00 which he is to pay in merchandise as called for. The due bill should contain the words "payable in merchandise from my store." A due bill may be payable in labor as "carpenter work," "mason work," etc. If the due bill contains the words "or order" the holder thereof may endorse his name upon the back of the due bill and transfer it to another, who would have the right to receive the benefit of it the same as the original holder. The following is the customary form of a due bill as used in business:

CHICAGO, APRIL 10, 1899.

Due Henry W. Hunt~~~

Exercise I.

William L. Ottis owes James W. Dexter $37.25 and desires to give him some evidence in writing, of the debt. Write a proper due bill, using any date and place.

Exercise II.

Henry L. Barstow has arrived at a settlement with Chas. M. Head, and finds that he owes Head $28.10. This amount is to be paid in merchandise from his store. Write a due bill in proper form, using any date and place.

Exercise III.

There is due on your books the sum of $13.75 payable to David C. Anderson, or order. You have agreed to pay the amount in labor or services when called upon. Write a due bill in proper form, expressing the above facts. Use any place and date.

Exercise IV.

There is due from Thomas Moran to Samuel Foster the sum of $560 payable in No. 1. Spring Wheat at the market price on or before January 1st next, at the option of the debtor. Write a due bill to properly evidence the debt and conditions of payment.

To the Student.

Write the above Due Bills upon separate slips of paper about 3 x 8 inches in size. See that the slips are cut or trimmed neatly, and have not ragged edges. Write plainly. Next proceed to answer the following :

Questions for Review.

1. What is a Due Bill ?
2. What is the object of a Due Bill ?
3. In what respect does a Due Bill differ from a promissory note ?
4. In what way may Due Bills be payable ?
5. What is the briefest and simplest form of a written obligation ?
6. What elements should a Due Bill contain ?
7. Is a Due Bill transferable by indorsement ?
8. What words make a Due Bill negotiable ?
9. If a debt is payable in services or property how should the Due Bill be drawn ?
10. When the debt is paid what should be done with the Due Bill ?

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COLLATERAL NOTE.

$ 800.00 CHICAGO, ILL., Aug 16 1899

Sixty days after date I promise to pay to the order of

Union Trust Company, at their office in Chicago

Eight Hundred **DOLLARS,**

for value Received, with interest at the rate of 7 per cent per annum, after maturity until paid.

C. H. Bailey

I have transferred and delivered to said **Union Trust Company,** as Collateral security, for the payment of this and of any other liabilities of the undersigned to said payee, due or to become due, or that may hereafter be contracted, the following property, value of which is One Thousand Dollars, viz: One certain promissory note dated March 5, 1896 for $1000.00 due six months from date at 6% per annum and signed by F. H. Wheeler

And the undersigned hereby give the said payee and assigns authority to sell the said property, or any part thereof, or any substitutes therefor, and all additions thereto, on the maturity of the above note, or any time thereafter, or before, in the event of the said security depreciating in value, at any public or private sale, without advertising the same, or demanding payment or giving notice, with the right to said payee and assigns themselves to be the purchasers, when sale is made at any brokers' board or public sale. And after deducting all costs and expenses, to apply the residue to the payment of any, either or all liabilities as aforesaid, as said payee or assigns shall elect returning the overplus to the undersigned; and in case the proceeds of the sale of said property shall not cover the principal, interest and expenses, the undersigned engages to pay the deficiency forthwith after such sale, with legal interest

C. H. Bailey

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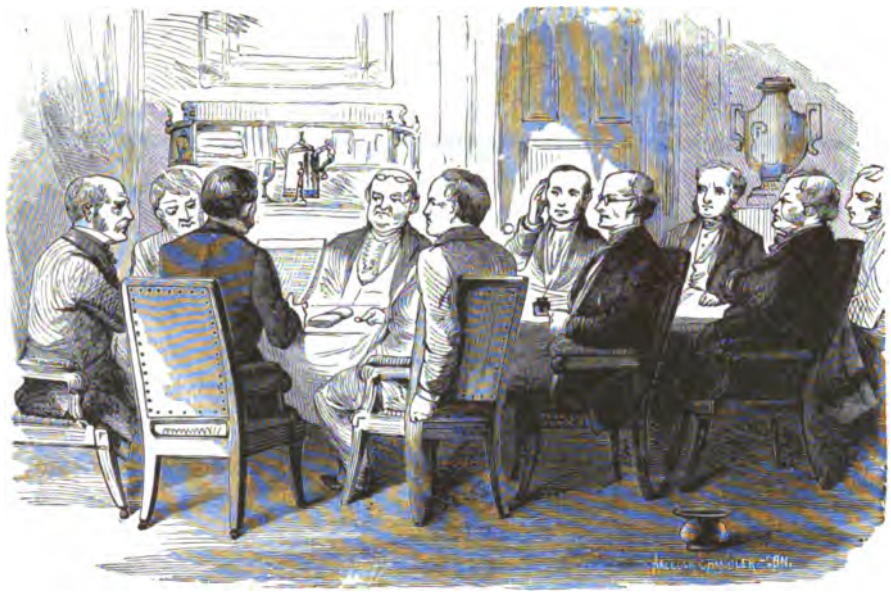
LESSON XIV.

LETTER WRITING AND BUSINESS FORMS.



MEETING OF BANK DIRECTORS.

To be able to write a good letter of business or friendship is a valuable accomplishment.

PROMISSORY NOTES.

A PROMISSORY note is a written promise to pay a certain sum of money at a specified time or on demand. Promissory notes are extensively used in business and serve as a great convenience in transferring indebtedness from one person to another. Thus: suppose Brown owes Smith $500. If the debt is represented by Brown's promissory note, Smith can readily sell the paper or discount it at his bank and obtain its value without waiting until it falls due.

Parties.—The parties to a promissory note are the maker, the payee and in some cases the endorser. The maker of a note is the person who signs it and is obligated to pay it when due. The payee is the person to whom the note is made payable. An endorser is one who writes his name upon the back of the note. The face of a note is the amount named in the note. Thus: the face of the note given below is $200. The maturity of a note is the day when it falls due.

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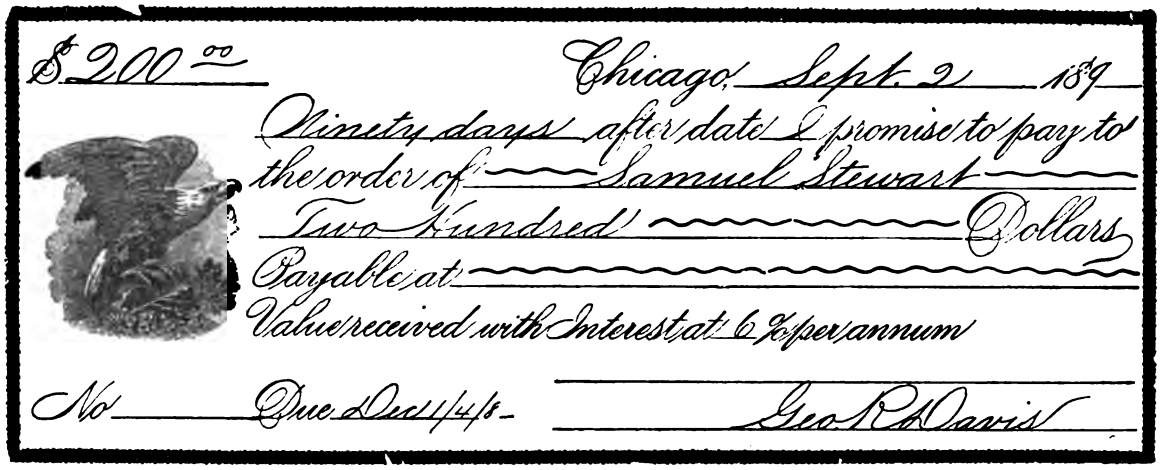
Form of Promissory Note.


$200.00 Chicago Sept. 2 189
Ninety days after date I promise to pay to
the order of Samuel Stewart
Two Hundred Dollars
Payable at
Value received with Interest at 6 % per annum
No Due Dec 1/48 Geo R Davis

Form.—A note must bear a date or state the time when it is executed. It must express the time which it has to run, or fix some definite time for payment. Notes are usually made to fall due a certain number of days "after date" or "on demand," or "on or before" a certain day. The face of the note should be written in the body of the note in words and in the margin in figures. These two should be exactly the same, but if there is any difference, the words in the body of the note will be considered correct in preference to the figures, on the supposition that a person is not so liable to make a mistake in writing words as in making figures.

The words used to express the amount should begin at the first of the line and whatever space is left between these words and the word dollars, should be filled in with a dash or wave line. The object of this is to prevent any other words being inserted before or after the words written in by the maker. Thus in the form of promissory note given, notice the position of the words and the wave lines used to fill the remaining space. The time, "ninety days" must always be written in words and not expressed in figures, for it would be an easy matter for any person to change the time, by prefixing a figure, were the amount expressed in that way. Every promissory note should contain the words "Order" or "Bearer," otherwise it will not be negotiable or transferable. These words may be placed before the name of the payee or after his name as is preferred. The words "Value received" should always be inserted in a note, although this is not absolutely necessary, and a note may be valid and binding without them. To leave them out, however, would raise suspicion and hence it is always well to follow the custom and insert them. Notes are usually payable at a certain place, most generally at a bank, but this is not necessary. Thus in the form given, no particular place is mentioned as the place of payment, and in such a case the note is payable at the place of business or residence of the maker.

Payable in Property.—A note may be payable in merchandise or other property, or in labor or services. Such notes are not usually classed as Commercial paper and although good and collectible, are not entitled to the privileges which the law gives to negotiable paper.

Cautions.—Never take a note without the person from whom you receive it endorses it by writing his name upon the back. You want to hold the endorser responsible in case the maker fails to pay. Never take a note signed by a person under twenty-one years of age. A minor cannot be compelled to pay his note except under certain conditions. Never purchase a note from anyone after it is due. It may be good and it may not. The fact that it is past due indicates that something is wrong with it and you should be upon your guard. No banker would think of buying a note after maturity. Do not fail to notify the endorser at once, in case the maker fails to pay his note. If you neglect this, the endorser may be released.

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Never take a note (or other business paper, such as check, draft, etc.) which has been scratched, corrected or changed in any manner. Never take a note from a stranger, either maker or endorser. Do not charge more interest than the rate allowed by law. There are penalties for usury.

JUDGMENT NOTES.

A judgment note is an ordinary note to which is added a clause giving the holder the right to go into a court of law and obtain a judgment upon the note without going through the process of a suit, or in other words the note authorizes the holder to secure a judgment "by confession" for the amount due, together with interest, etc.

Form of Judgment Note.

$ [redacted]

Chicago, Date 189..

Five days after date I promise to pay to the order of Your Name

One Hundred Dollars, IN COLLEGE CURRENCY

Payable at College Office

Value received with interest at ~ per cent. per annum after ~ until paid (and Twenty-five Dollars additional as Attorney's fees.) Provided, however, that if this note is paid without Suit or Judgment, then no Attorney's fees are to be paid.

NOW, THEREFORE, in consideration of the premises I do hereby make, constitute and appoint JOHN D. ODELL, or any Attorney of any Court of Record, to be my true and lawful Attorney, irrevocably, for me and in my name, place and stead to appear in any Court of Record, in term time or vacation, in any of the States or Territories of the United States at any time before or after the said note becomes due, to waive the service of process and confess a judgment in favor of the said Your Name or his assigns, upon said Note for the sum above, and interest thereon to the day of the entry of the said judgment, together with costs and damages, and also said Attorney's fees; and also, to file a cognovit for the amount thereof, with an agreement therein that no writ of error or appeal shall be prosecuted upon the judgment entered by virtue hereof, nor any bill in equity filed to interfere in any manner with the operation of said judgment and to release all errors that may intervene in entering said judgment or issuing any execution thereon; and also to consent to immediate execution on said judgment; also to waive all benefit or advantage to which I may be entitled by virtue of any Homestead or other exemption law, and all laws authorizing the redemption of lands after sale under execution, now or hereafter in force, in this or any State or Territory of the United States, where judgment may be entered by virtue hereof; hereby ratifying and confirming all that my said attorney may do by virtue hereof.

A. W. Lewis [SEAL.]

[SEAL.]

Be careful when you sign a judgment note for the person holding it may have a judgment rendered up against you without your knowing anything about it. Indeed the first you learn of the judgment may be when the sheriff enters to make a levy upon your goods. A judgment note is a very severe contract and the prudent business man will avoid, if possible, making this form of promissory note. In some states judgment notes are not allowed by law.

Bank of England, London. The Largest Bank in the World.

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Exercise I.

Write a promissory note as follows: Date, any time and place; Maker, John M. Harlan; Payee, L. A. Parker; Time, 30 days; Payable at First National Bank of Chicago; Interest at 6 per cent.

Exercise II.

Write a promissory note as follows: Date, your own address and present time; Face, $1262.75; Maker, yourself; Payee, Robert Wilson; Time, 1 year; Payable at your office; Interest at 6 per cent.

Exercise III.

You have sold to James Hammond 5 brls. Pillsbury's Best Flour at $4.75; 8 firkins Creamery Butter, 416 lbs. at 12c.; 80 doz. Eggs at 9½c.; 3 brls. N. O. Molasses, 85 gal., at 18c. Received in payment his note due in 60 days, payable at Union Bank, interest at 6 per cent. in full payment for above goods.

Make out the bill, using your own place, name and present date. Receipt the bill. Make out the note. Pin the note and bill together.

Exercise IV.

William C. Austin owed David C. Appleton a debt. He settled by giving him a note. Appleton gave Austin a receipt for the note, as per form below. Show a copy of the note.

$350.40 Chicago, Aug. 10, 1899.

Received of William C. Austin, his note dated Detroit, Aug. 9, 1899, payable on or before three months from date, for Three Hundred and Fifty and $\frac{40}{100}$ Dollars, with Six per cent. interest after maturity, in full setlement of all demands. David C. Appleton.

To the Student.

Write the above notes and the bill mentioned in Exercise III, using proper size slips of paper. Write plainly and have the slips present a neat appearance. Next proceed to answer the following:

Questions for Review.

1. Define a Promissory Note.
2. What can you say of the use or convenience of notes in business?
3. Name the parties to a note and define each.
4. Define the *face* and *maturity* of a note.
5. What can you say of the *time* which a note has to run?
6. In what ways is the face of a note expressed?
7. If the words and figures in a note disagree, which is to be taken as correct?
8. Are the words "value received" necessary in a note?
9. Would you buy a note which is past due? Why?
10. What can you say of Judgment notes?

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LESSON XV.

LETTER WRITING AND BUSINESS FORMS.

DOING BUSINESS BY CORRESPONDENCE.
THE USE OF DRAFTS FOLLOWS.

To be able to write a good letter of business or friendship is a valuable accomplishment.

DRAFTS.

A DRAFT is a written order signed by one person, directed to another, requesting that person to pay to a third a specified sum of money. This is the oldest class of commercial paper, having first sprung into use in Venice, Florence and other Italian cities several hundred years ago, when the commerce of the world was chiefly carried on there. Their use later extended to England, where they were by the law merchant classed as negotiable paper and given the special privileges of such, as the three days of grace, etc.

Maturity.—In most of our states days of grace have been abolished, and all commercial paper falls due on the day of maturity, unless that day be Sunday or a legal holiday, in which case it is due the day after. In a state where there are no days of grace if the maturity falls on

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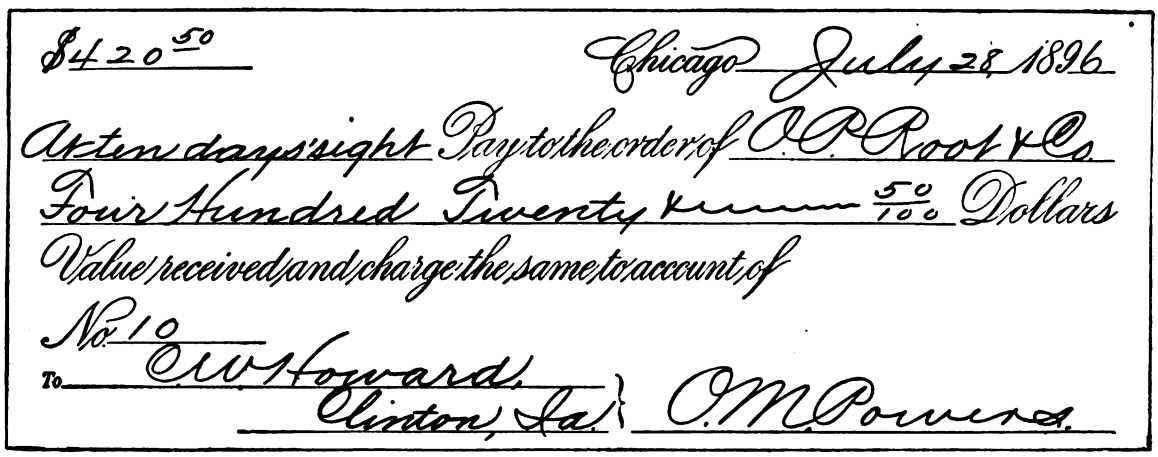
Saturday, and that particular Saturday is a legal holiday, then the payer has Monday in which to pay. In case, however, days of grace were allowed in the above instance and the last day of grace fell on Sunday, the draft (or note) would be due on *Saturday*, and if this were a holiday, then it would be due and payable on *Friday*.

Parties.—The parties to a draft are the person who signs it, called the *drawer*, the person to whom it is payable, called the *payee*, and the person to whom it is directed, or who is ordered to pay, called the *drawee*. A draft may have endorsers, the same as a note. The subject of endorsements as applied to all classes of commercial paper will be treated later in a lesson by itself.

Form.—Like a note, every draft must bear a date, express the amount in dollars, both in figures in the margin and words in the body of the instrument. It must contain the names of the three parties, and should, for convenience, give the address of the drawee, even to his number and street, if a large city. "Value received" are words not strictly necessary, but are customary, and hence it is well to insert them. Drafts are usually payable "at sight," which means as soon as presented, called sight drafts, or at —— days' sight, which means that number of days after presentation, called time drafts. What was said in our previous lesson about writing the time in words instead of figures, as *thirty* instead of *30*, filling blank spaces with dashes or wave lines, etc., applies to drafts the same as other classes of commercial paper.

Acceptance.—The holder of a draft should present it to the drawee without delay. If the drawee refuses or neglects to pay or recognize the draft, otherwise termed in business "honor the draft," then the draft is said to be "dishonored." If it is a sight draft he may pay it. If it is

FORM OF TIME DRAFT.


$420 50/100 Chicago July 28 1896
At ten days sight Pay to the order of O. P. Root & Co.
Four Hundred Twenty & 50/100 Dollars
Value received and charge the same to account of
No. 10
To C. W. Howard, Clinton, Ia. } O. M. Powers.

a time draft and he wishes to honor it, he writes the word "accepted" with the date and his signature across the face of the draft usually in red ink. The date of acceptance thus fixes the time after which it is to fall due. Thus, at thirty days' sight means thirty days after acceptance. By accepting a draft, the drawee obligates himself to pay it at maturity, the same as if he signed a promissory note, and the paper is thereafter called an "acceptance."

Before accepting a draft the drawee will, of course, be sure that the draft is correct in every particular, signature genuine, no alterations or erasures in the paper, and that he owes

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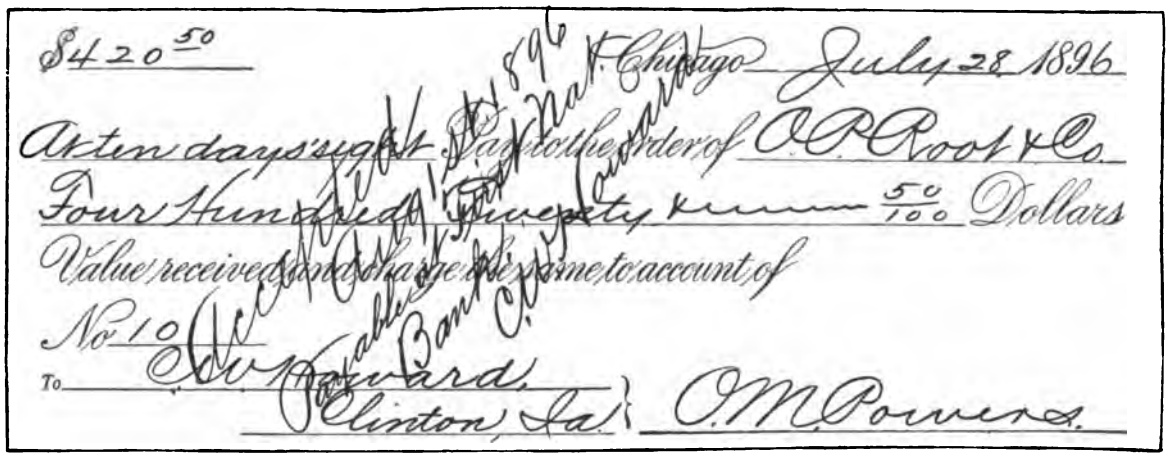
the amount named, for after he has accepted it will be too late to consider these important points. Having accepted a draft, the acceptor should make a proper record of the act and proceed to make his arrangements to "meet" the paper promptly when due.

Payment by Draft.—Suppose that A, of Chicago, wishes to pay B, of Cincinnati, a thousand dollars. To forward the actual cash in coin or currency would be both troublesome and expensive. A may therefore send to B a draft drawn upon C, of Cincinnati, who is owing A, and this draft when presented and paid cancels the debt from A to B and also the other debt of

FORM OF ACCEPTANCE.


$420 50 July 28 1896
At ten days sight pay to the order of O. P. Root & Co.
Four Hundred Twenty 50/100 Dollars
Value received and charge the same to account of
No. 10
To
Clinton, Ia.
O. M. Powers.

C to A, and yet not a dollar of actual cash has been transported. At this point banks are a great convenience in arranging the transaction.

Collections by Draft.—The most extensive use of drafts is in the collection of debts and accounts. The wholesale merchant in the city draws a draft upon a customer located in perhaps a distant part of the country for an account past due. The draft is made payable to the bank in the town where the customer resides, and is sent to that bank for collection. The bank presents it, and knowing that his credit and standing with the bank will suffer if he neglects or refuses to pay, the drawee pays the amount to the bank by whom it is forwarded at once to the drawer. It is no reflection, however, on one's credit to have a draft drawn on him, as the system is not confined to slow debtors, but extensively used among all classes of business houses.

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Exercise I.

Write a sight draft as follows: Date, any time and place; Face, $150; Drawer, S. W. Rawson; Payee, G. M. Wilson; Drawee, Henry L. Schulz, Springfield, Ill.; Time, at sight.

Exercise II.

Write the following time draft: Date, any time and place; Face, $362.80; Time, 30 days sight; Payee, F. E. Wood; Drawer, H. E. Russell; Drawee, Geo. W. Dexter, 250 Cortland St., New York.

Exercise III.

J. R. Evans & Co., Omaha, Neb. bought a bill of goods of you amounting to $138.50 and have not paid for them. Draw a draft on them for the amount, at 10 days sight, payable to yourself.

(Instead of writing your own name in the draft as Payee, it is customary to use the word "Myself." In either case the draft would need to be endorsed by you before sending it to the bank in Omaha for collection. Another way would be to make the cashier of the Omaha bank Payee in the draft.)

Write a letter to J. R. Evans & Co., notifying them that you have drawn on them, and that the draft has been forwarded to the bank for collection. Politely request them to honor the draft.

Exercise IV.

You drew on C. L. Davis & Co., Cedar Rapids, Ia., at 30 days sight, dated Aug. 10, for $212.50 payable to Samuel D. Barr, and the Drawees "accepted" the draft on Aug. 13th. Show the paper after acceptance, and mark date of maturity in the lower left corner.

To the Student.

Write the above drafts upon proper size slips of paper. Pin the draft and letter together in Exercise III. Write plainly and neatly. Next proceed to answer the following

---

Questions for Review.

1. Define a draft.
2. What can you say of the origin of drafts?
3. In case a draft (or note) falls due on Sunday or a holiday, when is it payable, in a State where no days of grace are allowed? When in a State where days of grace are allowed?
4. Name and define the parties to a draft.
5. Define a "sight" draft and a "time" draft.
6. What is it to "honor" or "dishonor" a draft?
7. How would you honor a sight draft?
8. How would you honor a time draft?
9. What do you mean by "acceptance" of a draft?
10. How are collections made by draft?

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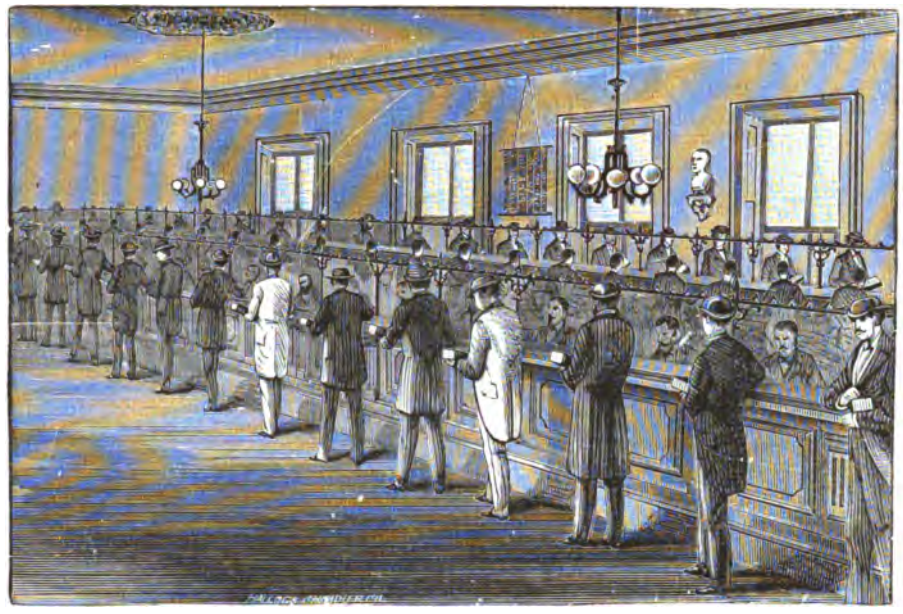
LESSON XVI.

LETTER WRITING AND BUSINESS FORMS.



BANK CLEARING HOUSE.

To be able to write a good letter of business or friendship is a valuable accomplishment.

BANK CHECKS.

A BANK CHECK is a written order drawn upon a bank or banker directing that a certain sum of money shall be paid to the person specified therein. The practice which many business houses have of paying all bills by checks, is to be earnestly recommended. The check shows the date and amount of the payment, and hence there can never be any contention between the parties on this point. Every firm doing any considerable business, keeps a bank account. This is a great advantage and convenience in many respects, for it not only facilitates the payment of bills, but gives the person keeping the account a definite commercial standing which may be of benefit to him at almost any time. In Wall street, New York, which is the financial center of the United States, fully ninety-five per cent. of the business is transacted by means of checks and bank drafts. In fact, it would be impossible to conduct the volume of business which is carried on at the present time without the use of this class of commercial paper. A owes a debt of $100.00 to B, and hands over his check in payment of the amount. B owes C a like amount and endorses A's check which he passes over to C in payment. C may transfer the check to D, and D may endorse it over to E. It may

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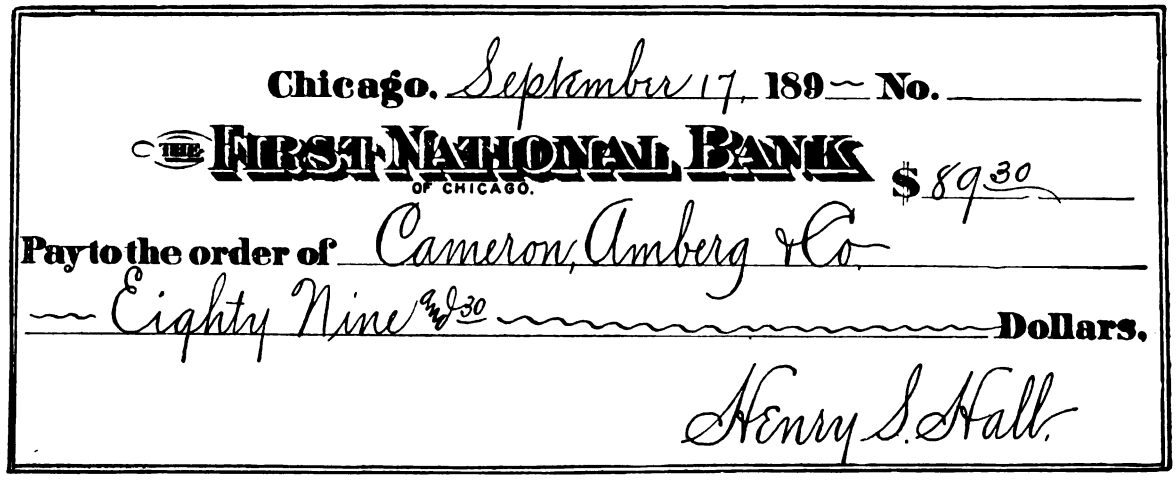
thus pay several debts amounting in the aggregate to four or five times its value, before it is finally presented to the bank for payment.

Form.—Banks usually furnish their customers with a quantity of blank checks which can be readily filled in as to the amount, names of the parties, etc. The amount should be written in words in the body, and also in figures, the same as in other kinds of commercial paper. After the amount, the vacant space should be filled in with a dash. The stub of the check book is used to record the date, name, amount, etc., of the check and also to keep account of the amount of funds still in the bank.

Advantages of a Bank Account.—There are several advantages to a business man in keeping an account with a bank: 1. The average business man cannot properly protect his funds from fire and burglars. 2. It enables him to pay his bills by check. 3. It gives him an acquaintance with a bank where he can go in time of need and secure accommodations of a business nature. 4. It saves him the trouble of collecting all checks and money orders that he might receive in the course of business. 5. It enables him to use the bank as a means of collecting his drafts on customers.

FORM OF BANK CHECK.


Chicago, September 17, 189— No.
THE FIRST NATIONAL BANK OF CHICAGO.
$89.30
Pay to the order of Cameron, Amberg & Co.
Eighty Nine and 30 Dollars.
Henry S. Hall.

How to Open a Bank Account.—When you are unacquainted with the bank, secure a letter of introduction from some good reputable business man. The better the standing of the person who introduces you, the better will be your standing in the estimation of the bank at first. You will be asked to leave your signature upon the signature book of the bank. When you desire to make a deposit, fill out a deposit ticket, which the bank will furnish you, writing in your name, the amount, etc. It is your business to fill out this ticket. Do not expect the bank clerk to do it. The bank will furnish you a small pass book in which the receiving teller will enter your deposit. That book is in the nature of a receipt for the money you have deposited. Never write anything in your bank book. It is to be used only by the clerks or officials of the bank. At the end of each month, you should bring your bank book in to be balanced, and when your book is returned to you, it will show the balance which you have on deposit, and with it you will receive the canceled checks which the bank has paid for you.

About Depositing.—Always have your deposit properly and orderly arranged before presenting it to the receiving teller of the bank. See that your figures on the deposit ticket are absolutely correct. Arrange the bills all right side up, small bills on top. Separate the coin each kind by itself, and as far as possible each denomination by itself. Do not deposit small coins, such as pennies, nickles and dimes, until you have at least a dollar in nickles or pennies. Do not try to hand in your deposit before those in advance of you at the teller's window, but wait patiently your turn.

CERTIFIED CHECKS.

The holder of a check may take it to a bank on which it is drawn and have it certified as good. The bank does this by stamping across the face the word "Certified," date, etc. The amount is immediately charged up to the drawer's account, so that he cannot withdraw his entire funds from the bank, and leave nothing with which to pay this check. There are many

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reasons why it is desirable to have a check certified. For instance, suppose a bank holds your note which you desire to pay, and you offer in payment a check upon another bank. The bank to whom you offer this check has no means of knowing whether you have any money to your credit in the other bank, and naturally they will not give up the note until payment has been made in a form that is satisfactory. Have your check certified, and the bank will then accept it readily, and return your note to you canceled.

FORM OF CERTIFICATION

CERTIFIED

June 10, 1899.

FIRST NATIONAL BANK.

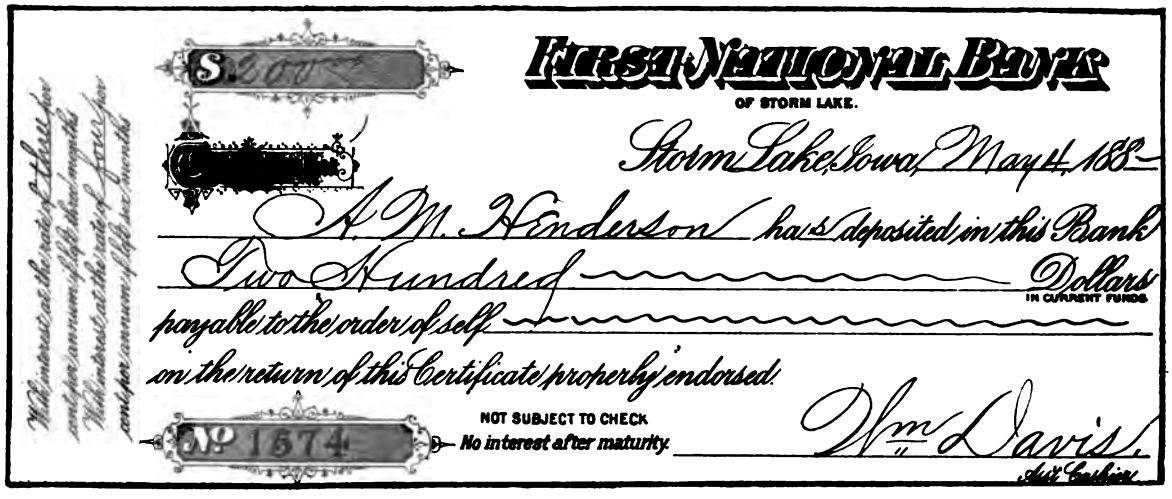
J. A. STEPHENS, Teller.

Stopping Payment on a Check.—A check may have been obtained from the drawer through fraud or by mistake, in which case the drawer may notify the bank to refuse payment when the check is presented. Only the drawer of a check can stop payment. A subsequent holder has not this power. If you are the holder of a check which is lost or stolen, you should immediately find the drawer, if possible, and get him to notify the bank to stop payment.

CERTIFICATE OF DEPOSIT.

Where a person does not make deposits often, or does not desire to open a regular account, but merely wishes to leave a sum of money with the bank until such time as he may need it, this can best be done by means of a certificate of deposit, the form of which is given below. The holder of this certificate of deposit may transfer it by endorsement, or may call at the bank at any time and withdraw the amount which it calls for.

FORM OF CERTIFICATE OF DEPOSIT.


FIRST NATIONAL BANK
OF STORM LAKE.
Storm Lake, Iowa, May 4, 188-
A. M. Henderson has deposited in this Bank
Two Hundred Dollars
IN CURRENT FUNDS
payable to the order of self
on the return of this Certificate properly endorsed.
NOT SUBJECT TO CHECK
No interest after maturity.
No 1574
Wm Davis
Cashier

Some banks pay a low rate of interest on the money left with them in this way for a definite length of time. When a person desires to withdraw the money, the certificate must be taken to the bank and surrendered up upon receipt of the amount it calls for.

Raising.—One class of forgery consists in "raising", or increasing the amount of the paper by altering the words and figures to a larger amount. The check is thus made to express a larger value than was originally intended. Every person should take great care to so write his checks, notes, etc., that "raising" will be impossible.

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Cautions.—Do not draw a check unless you have the money already in the bank to your credit sufficient to meet it. You may be delayed in making your deposit, and the check may be presented before you have sufficient funds there to meet it. Do not give a check to a stranger. This is an open door for fraud, and if your bank loses through you, it will not feel kindly toward you. Do not sign checks before you need them. They may be stolen and filled in, and you would be the loser. Do not leave your check book exposed to the view of strangers. Such carelessness has led to forgery. Never date a check ahead. It appears both improper and unbusiness-like. Deposit your currency and other checks, drafts, money orders, etc., and then draw your own check in payment of your bills. This method will usually prevent mistakes. Do not exchange checks with anybody. It is soon discovered by your bank. and discredits you. It is called "kiting."

Exercise I.

Write a check for $125 payable to Louis M. Barton, using the name of any bank, place and date, and number you choose. Sign your name to the check.

Exercise II.

You bought goods of Fowler Bros., Dealers in Dry Goods, during the month of June, as follows: June 5th, $6.80; 11th, $3.27; 14th, $8.42; 15th, $7.63; 18th, $9.20; 24th, $4.16; 27th, $10.40. On July 1st you receive a statement of account from them which you pay by check. Show the statement properly receipted by them, and the check you gave them in payment. Use your own address, and the name of any bank you prefer. Pin the two papers together.

Exercise III.

You have this day paid your note, due at Union Bank, by giving a certified check. Face of note, $250. Interest due thereon, $1.76. Face of check given in payment, $***.**. The check is drawn on Second National Bank, payable to "C. D. Waller, Cashier" (of Union Bank) signed by yourself, "Certified" by "Chas. Stephens, Teller" of Second National Bank. Show the Certified check as it would appear.

Exercise IV.

The rent of your store is $100 per month. Your landlord's name is John B. Russell. Pay rent from Oct. 1 to Nov. 1 this year by giving a check on your bank dated Oct. 1. Show the check you would draw, using your own address and the name of any bank you prefer. Also show the receipt you should in turn receive from your landlord. Pin the two papers together.

To the Student.

Write the above papers in neat manner on proper size slips of paper. Write plainly. Next proceed to answer the following:

Questions for Review.

1. Define a check.
2. What are the advantages of paying bills by check ?
3. To what extent are checks used in business ?
4. What are the advantages of keeping a bank account ?
5. Explain how to open a bank account.
6. What is the use or purpose of a bank book, and who should write in this book ?
7. Explain how to arrange a deposit.
8. What is a certified check, and why is it used ?
9. How and by whom may payment on a check be stopped ?
10. What is a Certificate of Deposit, and its use ?

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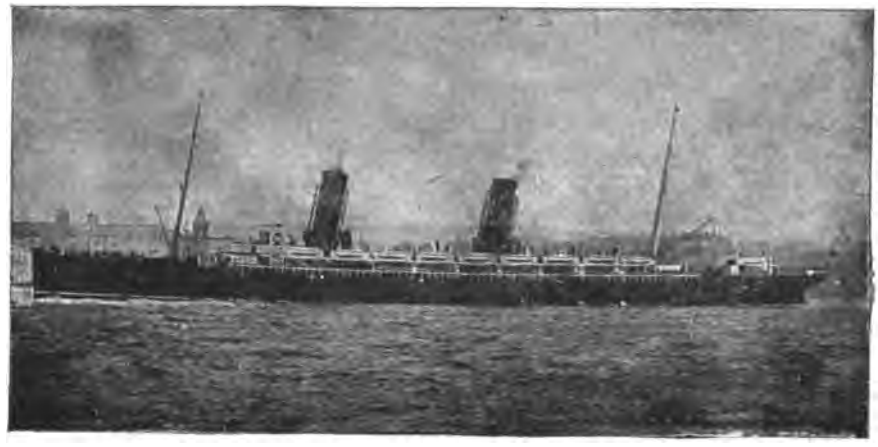
LESSON XVII.

LETTER WRITING AND BUSINESS FORMS.



AN OCEAN "LINER"—THE CAMPANIA.
THE MEDIUM OF TRANSPORTATION BETWEEN FOREIGN COUNTRIES.

To be able to write a good letter of business or friendship is a valuable accomplishment.

HOW TO TRANSACT BUSINESS.

BILLS OF EXCHANGE.

A BILL OF EXCHANGE may be defined as a draft drawn by one bank or banker upon another, directing a specified sum of money to be paid to the payee. In the olden times when transportation facilities were uncertain, imperfect or slow, when steam power had not come into use in the form of railroads or ocean ships, and when the highways of Europe were more or less infested with bands of robbers who preyed upon passing caravans, it was customary to draw three Bills of Exchange in duplicate, and forward them at different times or by different routes to their destination. The first bill which reached its destination and was paid contained a provision that the other two should be void. The three bills were called a "Set of Exchange." But in these modern times with our improved facilities for transportation a single bill only is drawn.

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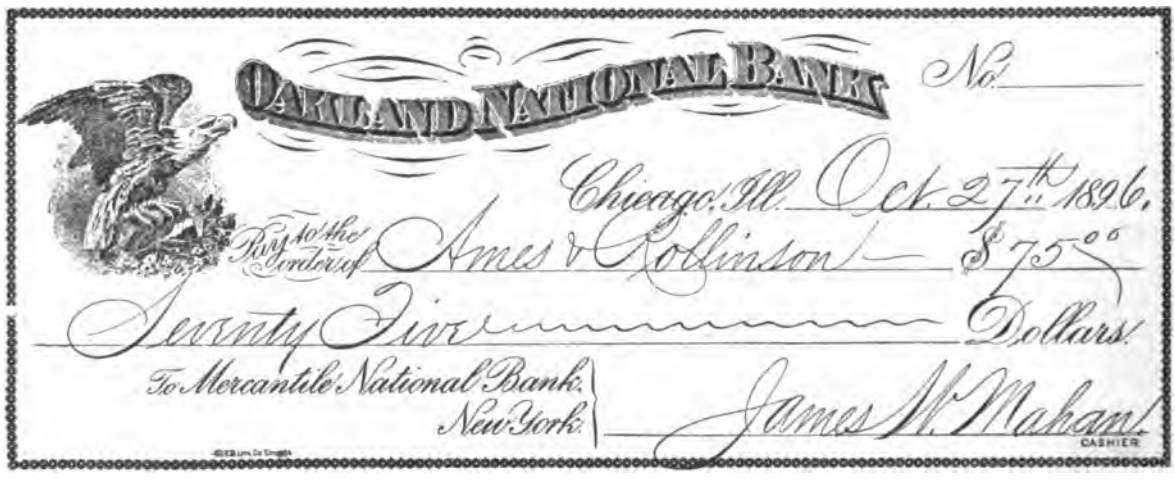
Form.—The form of a Bill of Exchange does not differ greatly from that of an ordinary draft, except that it is usually printed in a more pretentious style. The essential features of commercial paper consisting of negotiable words "or order," the amount expressed in figures as well as words, date, names of the parties, etc., are very similar to those of an ordinary draft. A Bill of Exchange which is drawn upon a party residing in a foreign country is called a Foreign Bill of Exchange. A bill drawn upon a person residing in the same country is called an Inland Bill. The states of the American Union are considered the same as foreign countries in reference to this matter.

A Bill of Exchange is often called a Bank Draft from the fact that it is drawn by a banker. The document is usually signed by the cashier.

Money Centers.—The large cities of every country are usually its money centers. Thus New York is the financial, or money center of the United States, while Chicago, New Orleans and other cities are the money centers of a certain territory surrounding them. The smaller banks located throughout the country keep a sum of money on deposit in the banks of the money centers, against which they issue Bills of Exchange as their customers may require. The banks of New York, Boston, Philadelphia and perhaps a few other of the largest money centers of this country keep deposits in London for the accommodation of persons desiring to purchase exchange on Europe.

FORM OF BANK DRAFT.


OAKLAND NATIONAL BANK No.
Chicago, Ill. Oct. 27th 1896.
Pay to the Order of Ames & Robinson $75.00
Seventy Five Dollars
To Mercantile National Bank, New York.
James M. Mahan
CASHIER

The Use of Bank Drafts.—Any one desiring to make a remittance of a considerable sum of money goes to his local bank in the town or city where he resides and applies for the purchase of a Bank Draft on Chicago, San Francisco, New York, or whatever large city is nearest to the town where he desires to make payment. The bank sells him a Bill of Exchange upon the bank where its deposit is held, charging perhaps a small fee called "Exchange," in addition to the par value of the document. This draft may be endorsed and forwarded directly to the person to whom payment is to be made, and who can readily realize its value by depositing it in any bank, the same as a check. When making a remittance to a distant locality it is not good form to send your personal check. The person receiving it has no means of knowing (unless he should use the telegraph) whether you have sufficient funds in the bank to meet your check. The proper method is to purchase a Bank Draft and forward that in payment.

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Anyone will readily accept a Bank Draft, for it is presumed that a banker will not draw a draft, unless he has sufficient funds on deposit with the drawee, to meet it on presentation.

Use of Bank Drafts.—When you buy a Bank Draft for remittance to a distant part of the country, you should have it drawn in favor of yourself, and then endorse it on the back as follows:

Pay to

John Smith

or order

Your name.

This is a better method than to have the draft made payable directly to John Smith or other person, because the draft then shows that it has passed through your possession, and if a question should ever arise as to the payment, the draft would be evidence that you had paid the amount to John Smith. Bank Drafts are extensively used for the purpose of remittances and are a great convenience to the public in this respect. Where the purchaser of a draft is a good customer of the bank and carries a considerable balance to the credit of his account, the bank will very likely make little or no charge for the exchange on any drafts that he may need.

ROYAL BANK OF THE GERMAN EMPIRE, BERLIN.

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Exercise I.

Write a bank draft for $250, using the name of any bank, place, date and number that you choose. Sign your own name as cashier.

Exercise II.

You owe to James W. Scott & Co. the sum of $241.30, with interest thereon at 6 per cent. for three months. Write a bank draft for the proper amount, drawn by the First National Bank of Chicago (H. R. Symonds, Cashier) on Chemical National Bank of New York, using the present date, and number 3468. Make the draft payable to yourself, and then indorse it to James W. Scott & Co. or order. Write a proper letter in which to enclose and forward the draft. Pin draft and letter together.

Exercise III.

Order by letter from J. V. Farwell & Co., Chicago, Ill., the following goods, to be shipped by express at once: 38 yds. Body Brussels Carpet, at $1.10; 18 yds. 2-ply Ingrain Carpet, at 75c; 40½ yds. Cocoa Matting, at 45c; 56 yds. Carpet Lining, at 12½c; Total $ . . . . . Enclose draft of Farmers & Merchants Bank, signed by W. C. Austin, Cashier, on Merchants Loan & Trust Co., Chicago, for amount of invoice less 2 per cent. cash discount, using any date, place and number for draft, and your own name as payee. Endorse the draft over to J. V. Farwell & Co. Pin draft and letter together.

Exercise IV.

You are an agent and have collected $586.40 for your principal, Messrs. A. Baldwin & Co., New Orleans. You charge 10 per cent. for your services in collecting. Write them a letter in proper form, setting forth the facts, and enclose them a draft drawn by your bank on the Whitney Bank of New Orleans, for the proceeds of the collection, using any date, etc., as you choose. Draft payable to yourself and endorsed by you. Pin letter and draft together.

To the Student.

After you have prepared the above papers and letters in your best manner, lay them aside and proceed to answer the following:

Questions for Review.

1. What is a bank draft?
2. What is the difference, it any, between a bank draft and bill of exchange?
3. What was the object of writing a "set" of three bills of exchange, in former times?
4. Why are three bills unnecessary at the present time?
5. Why do banks keep deposits in the principal money centers of the country?
6. Why is it better, when buying a draft, to have it made payable to yourself, and then endorse it over?
7. Explain and illustrate how to endorse a draft.
8. Why is it preferable to send a bank draft rather than your personal check, when making a remittance to a distant city or portion of the country?
9. What is "raising" a draft, and how may it be prevented in a measure?
10. Why do banks dislike to sell small drafts, or to persons other than their customers?

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LESSON XVIII.

LETTER WRITING AND BUSINESS FORMS.

To be able to write a good letter of business or friendship is a valuable accomplishment.

ENDORSEMENTS.

ONE of the most important subjects connected with commercial paper is that of endorsements. An endorsement may be defined as anything written upon the back of commercial paper, or other document, but the term as used in this connection is applied to the writing of a name or other matter upon the back of notes, drafts, checks and other forms of commercial paper for the purpose of a business transaction.

Object.—The object of an endorsement is usually twofold. First, to transfer the title or ownership to the paper, and second, to bind the person transferring it, so that he is made liable for payment in case the original debtor fails to pay the obligation when due. There are several forms of endorsement and it is necessary that the business man should know what form of endorsement to use in any given case.

Endorsement in Blank.—This is the simplest form of endorsement, and consists in writing the name only across the back of the note, draft, check or other paper. If you expect to hand

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the paper over directly to any other person, then an endorsement in blank will do. If you expect to send the paper away through the mail it would then be better to use an

Endorsement in Full.—This form of endorsement specifies the person to whom the paper is to be transferred. Hence if it should be lost in the mails it could not be collected by any one else. We advise the use of this endorsement in most cases as it is safer. This form of endorsement should always contain the words "or order," for the endorsee may desire to endorse and transfer the paper to still another person. Thus, in the form of endorsement given: David Smith orders payment to be made to William Brown, or order. William Brown may order payment made to Henry Hamilton, or he may endorse in blank by simply writing his name, which makes the paper payable to any one.

ENDORSEMENT IN BLANK.	ENDORSEMENT IN FULL.	RESTRICTIVE ENDORSEMENT.
John Wilson	Pay to William Brown or order. David Smith.	Without Recourse. John D. Barr.

Restrictive Endorsement.—Sometimes it is desired to transfer the title to a piece of commercial paper without guaranteeing its payment. This is done by a Restrictive Endorsement which consists in writing the words "without recourse" above the name.

Special Endorsements.—If you are about to deposit checks or drafts in a bank, the usual form is:

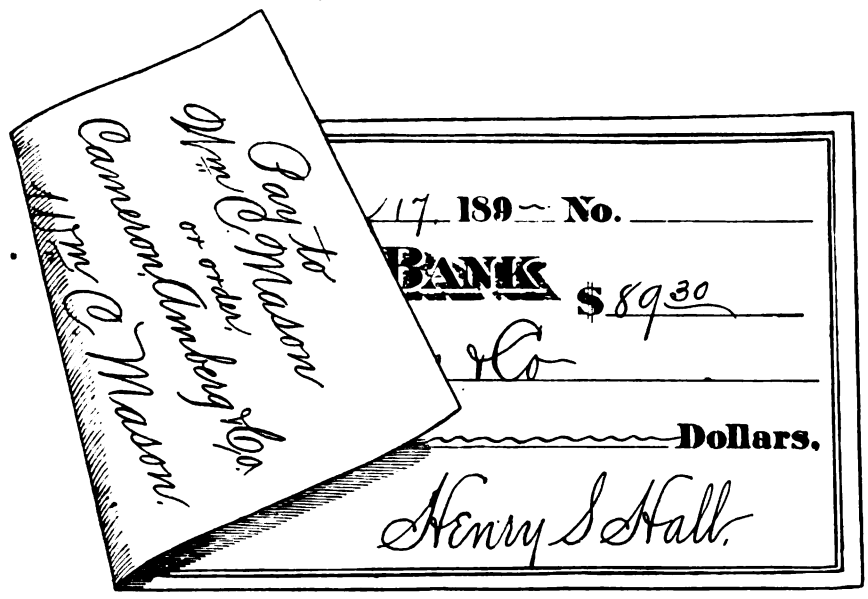
For Deposit
in the
HOME NATIONAL BANK.
for credit of
(Your name or firm)

If you wish to leave a note or draft with the bank for collection the proper form of endorsement would be as follows:

Pay to
CORN EXCHANGE BANK
or order
For Collection
(Your name.)

This does not transfer the title to the paper but only gives the bank power to collect it.

CHECK, SHOWING ENDORSEMENT.



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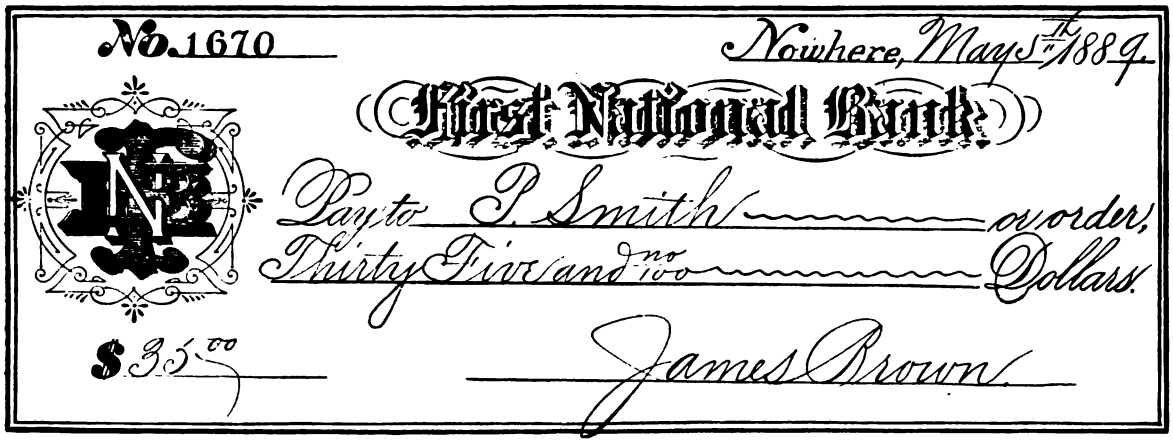
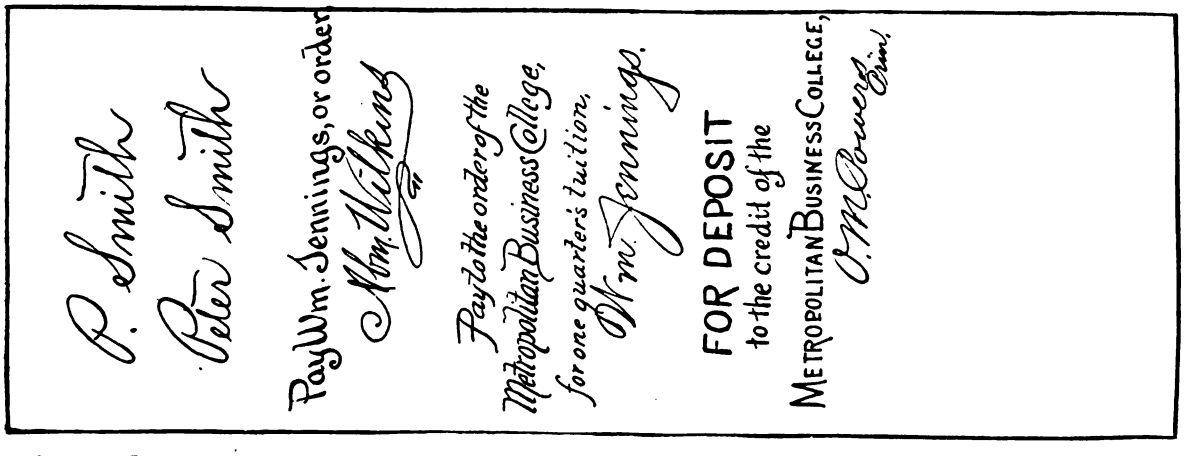
How to Endorse Paper.—Turn the paper over, the left end being the upper end for the purpose of endorsement. Write across the paper, not lengthwise. Sign your name in the endorsement the same as it appears on the face. If "P. Smith" write "P. Smith;" if "Jas. C. Smith" write "Jas. C. Smith." If your name has not been spelled correctly in the face of the check, draft or other paper, endorse first the wrong way, the same as on the face of the paper, and then directly beneath, write the correct way as you desire your name to appear. If you receive a paper with a blank endorsement you have a right to insert above the name the words necessary to change it to an endorsement in full, and this it would be prudent to do if you expect to retain the paper for a considerable time.

Peter Smith endorsed this check in blank, and then passed it to Abm. Wilkins. Wilkins endorsed the check in full to William Jennings in payment for a bill which he owed Jen-

FACE OF CHECK.


No. 1670
Nowhere, May 5th 1889.
First National Bank
Pay to P. Smith or order,
Thirty Five and no/100 Dollars.
$35.00
James Brown.

BACK OF CHECK, SHOWING ENDORSEMENT.


P. Smith
Peter Smith
Pay Wm. Jennings, or order
Abm Wilkins
Pay to the order of the Metropolitan Business College, for one quarter's tuition,
Wm. Jennings.
FOR DEPOSIT
to the credit of the
Metropolitan Business College,
C. M. Powers, Cash.

nings. Jennings endorsed the check over to the Metropolitan Business College in payment for one quarter's tuition for his son. The college deposited the check in the bank to the credit of its account.

Endorsement of Payment.—When a partial payment is made on a note or draft, an endorsement should be made on the back, and should state the date and amount of the payment.

Caution.—Never endorse a paper until you are ready to use it or transfer it. If you should lose it after you have endorsed it, another could collect it and you would be the loser. Avoid endorsement or guaranteeing paper for others. Many a person has been financially ruined by being suddenly called upon to pay an obligation thus incurred. What you will not do yourself you should not ask others to do for you, therefore, do not ask another to endorse your paper for he will then have a claim on you for a like favor. Politely, but nevertheless firmly, refuse to lend your name, even if you are urged upon the ground that "it is only a formality and you will never be called upon to pay it."

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Exercise I.

Write a promissory note for $1000 at 90 days, using any place and date, with interest at 6 per cent., John Davis maker, your name as payee. Endorse this note in full to A. W. Dudley. Dudley endorses the note in blank and passes it to A. E. Baker. Baker endorses it "without recourse" and passes it to J. F. Fish. Show these endorsements in proper form.

Exercise II.

You have a check for $250 on Home National Bank, Chicago, signed by W. A. Holmes, which you desire to deposit in Chicago National Bank. The check was originally made to J. A. Lyons, who endorsed it in full to you. You may now endorse it specially for the purpose of deposit.

Exercise III.

William L. Brown, of Omaha, Neb. owes you $130.50 which is due. Draw a sight draft on him for the amount, payable to yourself ("myself"). Endorse the draft specially to the First National Bank, Omaha, for collection, and forward the draft to that bank. Write a suitable letter to the bank in which to enclose the draft. Also write a letter to William L. Brown informing him of the fact that you have drawn on him through the First Nat'l Bank, and ask him politely to honor the draft. Pin draft and letters together.

Exercise IV.

Henry W. Thompson receives a check in which his name is spelled Henry M. Thomson. He endorses the paper in full to Andrew White, whose correct name is Andrew D. White. White endorses the paper specially to James M. Marshall, his landlord, in payment for rent to June 1. Marshall endorses the check for deposit in the Union Trust Co. Show the back of the check with endorsements.

To the Student.

After making out the above papers and letters, you will next proceed to answer carefully, the following

Questions for Review.

1. Define an endorsement.
2. What are the two objects of an endorsement?
3. Define an endorsement in blank, and state when it is proper to use such an endorsement.
4. Define and endorsement in full, and state when this form of endorsement is used, and why.
5. What is a restrictive endorsement, when is it used, and what words are employed to make the endorsement restrictive?
6. What are special endorsements? Give two illustrations of special endorsements.
7. In case the payee or endorsee's name is spelled incorrectly, how should he endorse the paper?
8. Explain endorsement for payment.
9. Why should you never endorse paper until you are ready to pass it?
10. What can you say about guaranteeing the paper of other persons by "lending your name" in the form of an endorsement?

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LESSON XIX.

LETTER WRITING AND BUSINESS FORMS.

DICTATING A CONTRACT TO A STENOGRAPHER.

To be able to write a good letter of business or friendship is a valuable accomplishment.

SIMPLE CONTRACTS.

EVERY one must make contracts. Some contracts are of great importance, involving considerable sums of money or other valuable considerations, and should be made with due care and accuracy. If the contract is of a complicated nature involving many questions of law or delicate rights, it is best to apply to a lawyer and have it drawn in a legal manner. But where the agreement is of such a simple nature that no special knowledge of the law is necessary, it may be drawn up by anyone having ordinary business knowledge.

Must be Written.—Certain classes of contracts are binding, though verbal, while others must be written in order to possess any binding force. Thus a contract for the sale of real estate, leases of land (except certain classes) extending over a period of more than one year, contracts that are not to be performed within one year, contracts of guaranty or suretyship whereby a person agrees to answer for the debt or fidelity of another, these, and in some states other contracts, must be made in writing, in order to be enforceable. While it is impossible in the brief space of this lesson to give an extensive explanation or illustration of the proper

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method of drawing up written contracts, yet it is so necessary that every person should have even a rudimentary knowledge of the subject, that we will undertake to cover the simplest form of written agreement at least. It is well to reduce many contracts to writing which are not required by law to be written. Thus in a contract between partners, it is always well to have the agreement in writing, because when partners sit down to reduce their agreement to writing they are more apt to consider all of the conditions of the agreement and thus have a better understanding of their mutual relations than they would have, were the contract left to a mere verbal agreement.

Form.—A contract may be said to consist of several parts such as the "*Premises*," which states the date, names and addresses of the parties; "*Consideration*," or that which is the moving cause or inducement to the contract, *What First Party agrees to do*, *What Second Party agrees to do*, and the *Testatum*, which is the formal closing of the agreement and signatures of the parties.

Thus in an agreement of emyloyment, one party agrees to do the work, and the other party agrees to pay the price, or consideration. In a contract of sale, one party agrees to deliver the goods at a stated time and place, and the other party agrees to pay a definite sum therefor, etc. In case there are three parties to an agreement, there would of necessity be one more clause in the contract than is given in the form above, reciting what the third party is to do or perform.

FORM OF CONTRACT.

(*Premises.*)

This agreement made this 28th day of June, A. D. 1899, by and between Thomas Knapp, party of the first part, of Aurora, Ill., and Charles Wood, party of the second part, of Wheaton, Ill., witnesseth:

(*Consideration. What First Party Agrees to do.*)

That, the said first party in consideration of the sum of one-hundred ($100) dollars to be paid to him as hereinafter mentioned by the said second party, and further in consideration of the promises and covenants made by the said second party, agrees to grind for said second party into a good and salable quality of corn meal of the usual fineness, 500 bushels of corn. The said first party further agrees to furnish a good quality of cotton sacks and to deliver said corn meal to the said second party at the mill of said first party in Aurora, Ill., on or before the first day of August, A. D. 1899, in said sacks properly tied and of the uniform size or weight of 50 lbs.

(*What Second Party Agrees to do.*)

Said second party agrees to furnish to said first party at his said mill, on or before the 5th day of July, the five hundred (500) bushels of shelled corn mentioned above, which is to be of a good quality of "clear white," capable of making the quality of meal described above. Said second party further agrees to receive said meal at the mill of said first party on the first day of August, and to pay to said first party on the delivery or tender of said meal at said mill by said first party one hundred ($100) dollars cash.

(*Testatum.*)

Witness our hands to two copies of this agreement executed in duplicate.

THOMAS KNAPP.

CHARLES WOOD.

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An Important Rule.—Remember that whenever you enter into a written agreement you must insert all of the conditions in the agreement, and be careful to leave nothing of importance out of it, for the law presumes that the written contract is the entire agreement. Hence any verbal "understandings" between the parties are absolutely void and of no effect so long as there has been executed a written agreement. Better leave the entire agreement open and unwritten, than have a part written and part verbal.

Avoid Ambiguity.—Be careful in drawing a contract to avoid any uncertain or ambiguous expressions. Every man is presumed to mean exactly what he says in his contract, but it is sometimes difficult to determine precisely what he did say. Evidence cannot be introduced in court to show that while the contract says one thing, something else was intended, but evidence may be introduced to show that the contract is a forgery, was obtained by fraud, or that since it was made, it has been practically annulled by another contract entered into between the same parties.

Receipt is an Exception.—There is one important exception to the rule above referred to, which has been alluded to in a previous lesson. It is that of a receipt. Evidence may be admitted to vary or contradict a receipt, or show its want of consideration. Sometimes an instrument is both a contract and a receipt, but in this case the law carefully distinguishes between the two functions, and will admit oral evidence to dispute the receipt part but not the contract.

Duplicates.—Each party should be furnished with a copy of the contract duly signed by the other parties.

Caution.—Never sign a contract without reading it carefully. Many a person has learned, to his sorrow, of some fatal clause in a contract, after signing it.

Draw it Yourself.—When you reach an agreement with another party and it is necessary to draw a written contract, do not try to shirk the task of drawing up the papers. Remember that the party who draws a contract usually favors himself therein, and naturally makes it stronger and more explicit on his side than the opposite. There is nothing dishonest in this—it is simply human nature. Thus the party drawing the contract secures a better contract for himself than he would if it were drawn by the party opposite in the transaction, although the document is fair to both parties. If requested to draw the contract, never refuse.

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Exercise I.

Write a contract for W. L. Douglass of Lowell, Mass., who agrees to make for James Andrews, of Elgin, Ill., and deliver f. o. b. (free on board cars) Elgin, 50 dozen ladies leather shoes according to sample submitted and agreed upon and of sizes from 3 to 6, Andrews to pay $1.75 per pair 30 days after delivery. Goods to be made and delivered within 6 months.

Exercise II.

Write a contract between yourself and O. M. Powers of Chicago, to enter into partnership in the manufacturing of wagons. You to invest $25,000 and your services and O. M. Powers to invest $20,000 and his services. Gains and losses to be shared equally. The contract to cover five years. Put in any other provisions you may think proper.

Exercise III.

Write a contract for George Williams and J. Elliott Jenning, both of Chicago, Ill. Williams to build a house for Jennings on a certain lot, (describe it) and according to plans and specifications annexed. Jennings to furnish and deliver all materials. The consideration to be $1,000, paid as follows: $200 when the foundation is complete; $200 when the building is enclosed; the remaining $600 when the building is fully completed and the keys delivered.

To the Student.

After making out the above documents, proceed to answer the following

Questions for Review.

1. Who must make contracts?
2. In case a contract is of a complicated nature, who should be consulted?
3. Mention three kinds of contracts that must be in writing.
4. Must a contract between employer and employee, or between one partner and another be written?
5. Is it well to sometimes reduce contracts to writing, which the law does not require to be written? Why?
6. What is an important rule in reference to the completeness of a written contract, and what is the result when a part is written and a part left to "understandings?"
7. Name the parts of a written contract in their proper order.
8. Define "Premises" and "Consideration."
9. What is a valuable caution about signing contracts?
10. Why should one draw the contract himself?

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LETTER WRITING AND BUSINESS FORMS.

WALL STREET. U. S. SUB TREASURY ON ONE SIDE AND THE CUSTOM HOUSE ON THE OTHER. TRINITY CHURCH AT THE END.

To be able to write a good letter of business or friendship is a valuable accomplishment.

DETECTING COUNTERFEIT MONEY.

WE PURPOSE in this lesson to give a few suggestions upon the subject of genuine and spurious money, and how to detect counterfeit bills and coin. It is only possible by practice to become expert in detecting counterfeit money, but there are some points and suggestions which will be helpful to any one, and these we will attempt to give. Every bank teller by handling large amounts of money becomes so familiar with the appearance of a bill or the ring of a coin, and even by the touch, that he can readily detect a counterfeit. Most of us who handle small quantities of money must rely upon knowledge of the points, care and close observation, to detect some of the counterfeits which occasionally go into circulation, and which are produced with a surprising degree of accuracy and skill. First let us say a few words with reference to counting money.

How to Count Currency.—In the counting of currency there is both a physical and mental process. The first has to do with the manipulation of the bill itself and the second with the counting proper. Bank tellers usually take the bills in the left hand, the palm of the hand being up, the thumb on the top of the pile and used as a lever to push the bills away, the right hand being used to draw the bills out of

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the left. At the same time the thumb and ends of the fingers of the left hand are gently pressed together so that the operator may get the feeling of the bill, and also to prevent drawing two bills from the hand at the same time. In all cases the bills should be arranged with the face up. Another way used by many good tellers and said to be equally as rapid and reliable, is to hold the bills down on the desk with the left hand and wrist, and pinch them up with the forefinger and thumb of the right hand, the fingers being moistened by a saturated sponge kept near. The latter is the only method possible when the bills are in packages and are to be left intact.

In counting the bills the teller begins with the first bill on top which we will say happens to be a five-dollar note. This bill he counts as one. Next comes a $10 bill, which being equal to two fives, he counts as two. This makes the total count three. Then comes, we will say, a $20 bill which is equal to four fives and adds four to his count which makes it seven. Now comes another five which adds one to the count and brings the total to eight. Next is a $50 bill which is equal to ten fives and is counted as ten. This brings the count to eighteen. Then comes a $1 and a $2 bill which he throws aside and does not count at present. The next is a $100 bill which adds twenty to his count and brings the total to thirty-eight, that is thirty-eight times $5 which is $190. In other words, the $5 bill is taken as the unit and if any smaller bills are in the package, they are counted separately and added to the total. In counting smaller bills) the one-dollar bill is used as the unit.

How to Count Coin.—In counting coin, the pile is thrown on the counter. The left hand is placed against the breast slightly below the level of the desk, and with the right hand the coins are scraped off from the desk into the hand, and the counting is done as they drop into the hand. It is considered best to sort each kind first by itself and count each kind separately. In counting gold, the mental process is the same as when counting currency, but in counting mixed silver, the quarter is used as the unit. In handling gold great care must be observed to see that the coin is full weight or nearly so, as otherwise a discount will be charged at the bank for shortage in weight.

How to Make Change.—It is universally conceded that it is preferable to make change by the process of addition rather than by subtraction. Start in your mind with the amount to be paid to you and add to it enough to make even dollars from that up to the amount that was handed you. Repeat this aloud in the hearing of your customer throwing the change down before him, as you do so. When another person pays you money always count it at once in his presence, so as to avoid mistakes and controversies.

How to Detect Counterfeit Coin.—Throw the coin upon the counter and if it gives a clear metallic ring it is genuine. A counterfeit will give a dull sound. A counterfeit coin if a little worn will present a dull appearance. Again, most counterfeits are not well moulded. The milling on the edge and the lines on the sides are not clear cut. Much can also be told by feeling the coin. A counterfeit coin has an unctious or oily feeling, quite different from the genuine.

How to Detect Counterfeit Bills.—In detecting counterfeit bills notice the clearness of the geometric lathe work about the denominational figure. If the lines are clear, uniform and exact it is evidence of genuineness. The geometric lathe is a machine which engraves these

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lines with mathematical accuracy while the counterfeiter engraves them by hand. The result is that the lines made by hand are never so perfect or uniform, and sometimes break or run into each other. The use of a magnifying glass will readily show the imperfections in these lines in a counterfeit bill, while in a perfect bill they will be seen to be absolutely perfect and accurate in their size, curvature and distance part.

Ruling Engine Work.—The ruling engine is used to make parallel lines such as are used in shading the letters, figures or other portions of a bill. If the lines are smooth and parallel it is an evidence of genuineness. In counterfeit notes these lines are engraved by hand and are more or less imperfect, while in genuine bills they are engraved by machinery and are mathematically correct. The counterfeiter always works at a disadvantage. He must do by hand what the government does by means of costly machinery. A counterfeiter who would supply himself with expensive machinery would thus invite detection. After the plate consisting of steel is engraved it is then put through a hardening process.

Portraits and Vignettes.—Notice the quality of the portraits and vignettes on a bill. In the genuine these are clear, distinct and full of expression, while in a counterfeit they are usually dull and more or less imperfect. These must of necessity be engraved by hand. The government employs a very superior class of artists for this work, and counterfeiters are usually unable to equal them.

Paper.—The texture and fibre of the paper is another test, although not an infallible one. The paper of genuine bills is made especially for the government under a secret process and is especially adapted to the purpose, being strong and yet pliable. The paper of a counterfeiter is usually of a cheaper grade with more stiffness and easily torn. The experienced bank teller detects the counterfeit bill at once by means of the sense of touch as the bill passes through his hands.

Ink.—The ink on a counterfeit bill is usually of an inferior quality to that used by the government and presents a dull and cheaper appearance, while the ink on the genuine bill is of a brighter and richer hue, and gives to the bill a more cheerful appearance.

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Exercise I.

Answer the following advertisement :

> WANTED — An experienced bill clerk in Wholesale Grocery House. Must write good hand and be quick at figures. Address, stating age, reference, salary desired, etc. M. W., care of HERALD.

Exercise II.

You have served your employer faithfully, as you believe, during the past year, while your duties and responsibilities have greatly increased. Owing to a necessary increase in your living expenses you find your present salary barely sufficient to meet your needs. Write a letter to your employer, politely and respectfully asking for an increase in salary, the amount of which you will leave to him.

Also write your employer's answer, declining to grant the request, and giving sufficient reasons for so doing. Pin the two letters together.

Exercise III.

The sight draft which you drew on William L. Brown, of Omaha, Neb., in lesson 18th, has been returned by the First National Bank, protested* for non-payment. You have paid the protest fees, amounting to $1.50.

* Protest is a declaration in the form of a certificate made out by a Notary Public, stating that at a certain time and place the said Notary demanded payment, which was refused.

Write a letter to William L. Brown, stating that the draft had been returned protested, express proper surprise that he should allow his name to be dishonored, and urge him to remit the amount, including the protest fees, without delay. State that unless payment is made at once you will feel compelled to resort to legal measures.

Exercise IV.

On June 10th you sold to J. B. Hinman, of Louisville, Ky., 2 sets Parlor Furniture at $42.00 ; 3 easy chairs at $15.00.

On July 1st you sent him a statement of account.

On August 1st you drew a sight draft on him, payable to yourself, endorsed the draft and sent it to the Bank of Commerce, of Louisville, for collection. On August 7th the draft was returned dishonored.

On August 15, Hinman sent you his note for amount of the debt, drawing 6 per cent. interest from date to run 90 days. August 17 you sent Hinman a receipt for his note in full.

November 17, Hinman sent you Draft on the Park National Bank, of New York, drawn by the Bank of Kentucky, Louisville, E. W. Hayes, cashier, in payment of his note and interest in full. Mark his note paid.

Show all the papers in this series of transactions. Pin them together.

General Questions for Review.

1. What should be the nature of the language of a mild dunning letter?
2. Explain the different movements in folding a letter written on ordinary letter size paper 8 x 10 inches.
3. When should the writer of a letter enclose stamp for reply?
4. What is the oldest class of commercial paper in use? Where did it originate?
5. What is the person called who signs a note? Who signs a check or draft?
6. Explain how you would open an account with a bank and make your first deposit.
7. If you are owing a sum of money and the creditor draws a time draft on you, what will be your action when the draft is presented to you?
8. Why will a bank not pay a check to a stranger, even if it knows that the check is genuine on its face?
9. Explain the difference between a Judgment note and an ordinary note.
10. Why is it better to send a bank draft than your personal check when making a remittance to a distant point?
11. Explain the two methods of counting currency.
12. Explain how to count coin
13. Explain the most approved method of making change. How would you take 38 cents out of $5.00?
14. How do you detect a spurious coin in either silver or gold?
15. What is the geometric lathe work in a bill, and how does it indicate the genuiness of the note?
16. What is the ruling engine work in a bill, and how will a counterfeit differ from the genuine in respect to this portion of a bill?
17. What are the points of difference in the vignettes and portraits in a genuine and in a counterfeit bill?
18. What is the difference, usually, in the paper in a genuine and counterfeit bill?
19. How does the ink of a bill differ in a counterfeit from that used in a genuine note?
20. What lesson in this course has been most instructive to you?

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